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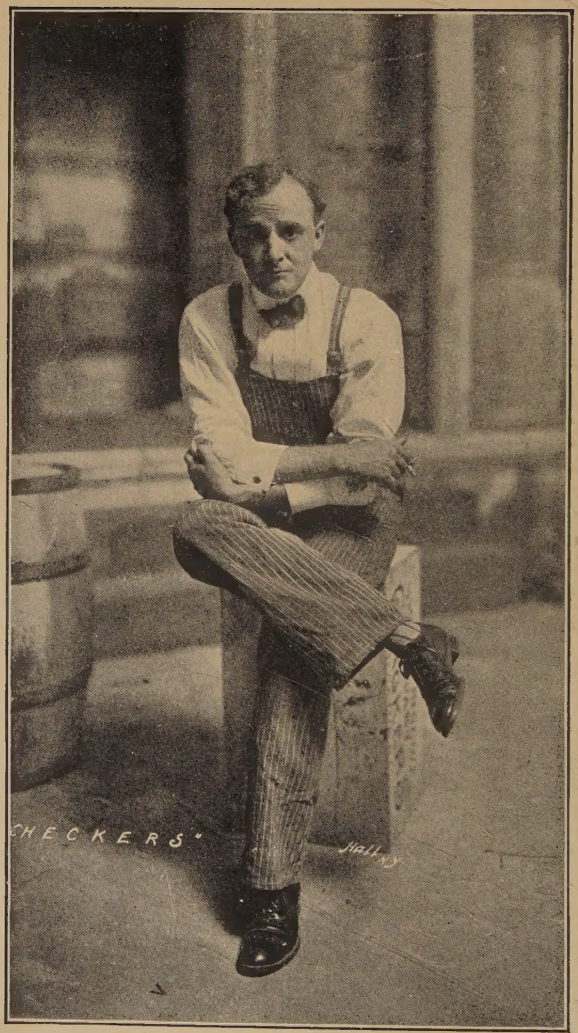

"It's tough to be poor."—Act II.

CHECKERS

A HARD-LUCK STORY BY
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TO MY FRIEND,

ELLIS WAINWRIGHT.

Checkers

I

I had never before attended the races. "The sport of kings" is not popular in Boston, my former home, but here in Chicago every one turns out on Derby Day, if at no other time. And so, catching something of the general enthusiasm, my friend Murray Jameson, who by the way is something of a sport, and I, who by the same token am not, found ourselves driving a very smart trap out Michigan avenue, amidst a throng of coaches, cabs, breaks and buggies, people and conveyances of every description—beautiful women beautifully costumed, young men, business men, toughs and wantons—all on their way to Washington Park, and all in a fever of

excitement over the big race to be run that afternoon—the great American Derby.

"Now Jack," said Murray, as in due process we reached our box and sat gazing at the crowds about and below us, "it strikes me that we should have a small bet of some sort on the different races, just to liven things up a bit. What say we go down into the betting ring and have a look at the odds?"

"As you like," I answered, rising to show my willingness; "but you will have to do the necessary, I don't know one horse from another."

"The less you know the more apt you are to win," said Murray airily; "but if you say so, I 'll make one bet for both of us, share and share alike. No plunging goes to-day though, Jack; we don't want to gamble. We 'll have up a couple of dollars, just to focalize the interest. If we lose it won't amount to much, and if we win—we win.

"But just a word of warning before we go down. Keep your eye on your watch

and your money, or you' ll get 'touched;' and if we should chance to be separated in a crowd, be careful not to let anyone 'tout' you."

Now, if there 's one thing I am especially proud of, it is my ability to take care of myself in any company, and Murray's patronizing manner, in view of my professed ignorance, rather galled me.

"The man who gets my watch or money is welcome to it," I answered shortly, buttoning my coat about me as we walked along; "and as for being 'touted'—well, I 'll try to take care of that."

Whether to be 'touted' was to be held up, buncoed, or drugged and robbed, I had no definite notion; but I took it to be a confidence game of some sort and despised it accordingly.

Just here, following Murray, I elbowed my way into the hottest, best-natured, most conglomerate crowd it was ever my lot to mingle with. Merchants, clerks and gilded youths, laborers, gamblers, negroes, and what-not, money in hand, pushed,

pulled and trod upon each other indiscriminately in their efforts to reach the betting stands.

The book-makers, ranged along in rows, stood on little platforms in front of their booths, taking the crowd's money and calling out the amount and nature of each bet to assistants within who scratched off and registered corresponding pool-tickets which were quickly returned to the struggling bettors.

On a blackboard at the end of each booth were posted the names of the horses with their jockeys. Against these names the book-makers chalked up their figures, increasing or lessening the odds from time to time as the different horses were fancied or neglected in the betting.

"There 's nothing in this race but Maid Marian," said Murray, scanning the blackboards critically; "but 4 to 5 is the best I see on her, and I want even money or nothing" —the which was largely Greek to me until by questioning and deduction I found the situation in English to be as follows:

Maid Marian was judged on breeding and past performance to be much the best horse in the race, so much so that although about to run with five or six other racers, the book-makers demanded odds from those who bet on her in the ratio of 5 to 4.

When I asked Murray why they did not offer $1 to $1.25 he replied that "halves and quarters did n't go," and pointed out a sign which read: "No bets taken under $5." There were several smaller "books," however, which took $2 bets, and did a thriving business.

The crowd by this time had become absolutely dense. Murray was suddenly dragged away by a current in the mob which set towards a book-maker who had chalked up "even money, Maid Marian."

I followed long enough to see the "booky" change again to "4 to 5" before Murray reached him; and then, believing myself about to be crushed to death, I forced my way to the edge of the ring and stood hoping that my friend would do likewise.

A very "horsey" individual, wearing an owner's badge, and a most disreputable-looking negro were discussing the forthcoming race just behind me.

"Dat Maid Marian ain't got no license to win dis race — a mile 's too fah fo' her, suah," said the darkey. "Sister Mary 'll win — dat 's who 'll win."

"Naw! naw!" drawled the other. "Senator Irby 'll come purty near gettin' de coin, wid Peytonia fer an outside chance. I see Peytonia work a mighty fast mile yesterday mornin', and I 'm jes' takin' a flyer on her to win today for luck."

I glanced at the nearest blackboard — Peytonia 200 to 1 !!!

Would they dare to lay such odds against a horse that had even the slightest chance of winning? It seemed most unlikely, and yet — I hesitated. There must be a possibility, or why was the horse in the race? My sporty-looking friend had said she was fast and had bet upon her himself. Perhaps I had chanced upon some inside information; and, after all, $2 was not

a very serious matter whether I won or lost.

I started toward the betting stand, but suddenly stopped short. No, Murray was to make one bet for both of us, and had undoubtedly done what he thought was best — I would abide by his judgment.

But did he know what I knew — where could he be?

The crowd, which was now surging out of the betting ring toward the fence and up into the grand stand, thinned out rapidly; but I held my place, hoping to catch sight of Murray.

"Come on here and make your bets," yelled the book-makers, with whom business had begun to grow slack; "they 're at the post — they 'll be off in a minute."

I accepted the invitation. Rushing up to the nearest stand, I handed up two silver dollars. "Peytonia," I said, with all the nonchalance I could assume.

"Peytonia," repeated the book-maker; "four hundred to two," and in a moment more I was the possessor of a fantastically-

colored piece of card-board, on which was scribbled in pencil "Peyt.—400–2."

Suddenly there was a roar of excitement.

"They 're off," was the cry from a thousand throats, and I and the other tardy ones rushed to find a favorable spot from which to view the race.

I had n't time to hunt up our box; so making for the fence, I forced my way in next to the rail just as the horses, all in a bunch, swung recklessly around the first turn.

As the race progressed they began to string out, one horse very clearly taking the lead.

"The Maid 's in front, Senator Irby second," yelled an enthusiast just beside me. "Where 's Sister Mary? Maid Marian 's quittin'. There 's Flora Thornton. Go on, you Flora. Maid Marian 's out of it. The Senator 's leadin'. Flora is second. *Just look at Peytonia.*

I leaned over the rail, my heart in my mouth. Down the stretch they came at a terrible pace; some three were in front,

running almost as one. In a breath they were by us and under the wire, but which of the three was first I could not determine.

Instantly there was a babel of voices, in which Senator Irby, Peytonia and Flora Thornton were severally declared to have won, and a general movement toward the judges' stand was inaugurated for the purpose of learning "the official."

I had scarcely gone a dozen yards before I ran across Murray, viciously elbowing his way through the crowd.

There was something so irresistibly funny in the expression of rueful chagrin which sat upon his good-natured face, that I forgot my excitement and began to laugh immoderately.

"Now, what do *you* think of that for luck?" he exclaimed on catching sight of me; "Senator Irby, a stake-horse, to be beaten out by an old dog like Peytonia? It 's enough to—"

"Peytonia!" I echoed breathlessly, "did Peytonia win?"

"Of course she won. Did n't you see the race?"

For a moment I simply could n't speak, but clasping the tighter my precious ticket, I swallowed heroically at the lump in my throat, while Murray, unmindful of my silence, continued.

"You see, Jack, after I left you, I got it straight from a friend of mine that Maid Marian was out of condition, which left the race, it seemed to me, a walk-over for Senator Irby. Well, it looked like a good chance to make a 'killin',' and I put twenty on him at two and a half to one. Of course I could n't figure on getting nosed out by a hundred to one shot, but that 's the luck I always play in. Well, I 'll get it back on the third race; I've got a 'cinch' in that. You understand though, Jack," he added, stopping suddenly, "you have only a dollar's interest in the losing—I had no right to bet but $2, as was originally agreed."

Just here I foresaw a peculiar complication, and I was glad that, in my desire to

appear properly nonchalant, I had not as yet announced my good fortune.

"Why, Murray," I exclaimed, slipping my ticket into my pocket, "you are absolutely absurd. We agreed to share and share alike in the day's transactions, and I shall insist upon it. Suppose Senator Irby had won instead of losing, would you have offered me but a dollar's interest in the winning, simply because I did n't know you were going to bet so much?"

"Of course not, you should have had your half; but that is a very different thing."

"Different in result perhaps, but not in principle; besides, come to think of it, I made a little bet myself."

"You did — how much?"

"Oh, only $2."

"Two dollars, eh? Well! That makes us twenty-two out altogether. Eleven apiece, if you insist upon it, although ——'

"I do insist upon it; so that's settled and now ——"

"By the way, Jack, what did you bet on?'

This was the moment of my triumph Handing him the ticket with an air of assumed carelessness, I covertly watched with keenest relish his changes of expression, as he ran the gamut of varied emotion from idle indifference to supreme excitement.

"Jack!" he exclaimed at last, grabbing my arm. "Jack, my boy! Did you know ——" Just here I laughed and gave the thing away, and then we both laughed, while Murray improvised superlative similes anent my luck, and upbraided me for my duplicity.

"Ahem! two dollars—twenty-two out—eleven apiece, eh, Murray?" I chuckled mockingly. "Come on now, old man, and show me how to cash this ticket;" and we made our way toward the betting ring.

We experienced no delay in getting the money, as not one in a thousand had won on the race, and the cashiers at the back of the stands had little or nothing to do.

I found great difficulty, however, in

making Murray accept his rightful half of the spoils; but out of his own mouth I judged him, and in the end prevailed.

The next race, the second, we decided not to bet upon, as the horses were, according to Murray, only a lot of "selling platers," and we needed a little respite from the crowd.

So we sought our box, and in highest spirits sat watching the masses surge to and fro, while the freshening breeze blew strong and cool, and brought up dark clouds which looked like rain.

"The race after this is the Derby, you know," said Murray, glancing at his programme. "Now I do n't want to influence you, old man, but I really believe that Domino will win. He's the best horse in the race, and with Taral to ride him he ought to be first under the wire. This time, though, you shall bet for yourself, as you have the proverbial beginner's luck. Ah, they 're off! By Jove! that 's a beautiful start."

"Selling-platers" or not the second

race was a pretty one and I enjoyed it thoroughly, from start to finish.

Is there any more pleasurable or intensely interesting sight than that of a well-appointed race between a number of sleek limbed thoroughbreds? The multi-colored satins of the plucky little jockeys, the whitened fences and the trim greensward lend a picturesqueness; the buzz and hum of the restless, pushing, ill-assorted crowd adds an excitement to an ensemble, in my opinion, altogether fascinating.

II

And now for the Derby—the great stake race worth so many thousands of dollars to the winner; the much-talked-of race, in which the most noted horses in the country, East and West, were to compete for supremacy in fleetness and endurance, and the most celebrated jockeys to vie with each other in their peculiar generalship.

Leaving our box, we joined in the crush and forced our way into the betting-ring. The crowd was enormous, the interest intense. One had but to listen for a moment to hear every horse in the race enthusiastically spoken of as "sure to win."

As it was simply useless in that crush to try to keep together, Murray and I decided to go our several ways, and meet in good time at a place agreed upon.

Now, although I had said nothing about

it, I had quite decided not to bet upon this went. I had found the second race upon which I had no bet infinitely more enjoyable than the first, despite the good fortune chance had thrust upon me; and reasonably so, I think, for with any kind of a wager up one's interest naturally centers in the performance of one horse, and the beauty of the race, as a race, is to a great extent lost sight of.

With something of this idea in mind, I stood watching the frantic efforts of the crowd to reach the betting stands, wondering idly the while where all the money so recklessly offered came from in these days of universal hard times, when I was suddenly accosted by an unknown youth who asked to see my programme for a minute, explaining at the same time that "some guy had pinched his, coming through the crowd."

I silently complied.

He studied the programme briefly, smiled a satisfied smile, and returned it.

"There 's a good thing coming off in

the fourth," he remarked in a confidential manner. "If I can see you somewhere just before the race I 'll put you on. It 'll be a 'hot one.'"

I thanked him.

"The owner himself is going to 'put me next,'" he continued; "it 'll be a 'lead-pipe.'"

I began to be interested. "I should like to know it," I replied, "and I will wait for you after the Derby. I may not bet on it myself, but I have a friend who doubtless will, if you will give him the information."

"I 'll give it to him if he 'll go down the line, but it 's going to win a city block, and we ought to make a killin' on it. I went broke myself, on Senator Irby, or I 'd have gone home to-night with a bank-roll."

"Well," I replied, "we 'll see when the time comes. Now, what do you fancy to win the Derby?"

He lighted a cigarette and puffed it a moment in silence.

"It 's a dead-tough race," he at last remarked, "and I would n't play it with counterfeit money. There 's no use in playing any race unless you 've got some information. These geezers that play every race go broke. But it 's an easy game to beat if you just stay off till you 're next to something good, and then plug it hard. Why, if I could shake the faro-bank and crap-game, I 'd have money to burn ice with.

"Y' see, take a big stake-race like this, where every horse is a 'cracker-jack,' they 're all of 'em good, and they 've all got a chance, and you just take my advice and stay off. We 'll have something good in the fourth that we know, and we just won't do a thing to it. Well, I must hurry down to the paddocks to see a stable boy I know; if I hear anything I 'll come back and tell you. But be sure and be here for the next with your friend, 'cause it 's all over now, but cashing the ticket—so long;" and he dodged away through the crowd.

Oddly enough, it did not at the moment strike me as in the least peculiar that I should have been conversing on a basis of perfect equality with a companion of stable boys and a frequenter of gambling hells. Nothing further.

The spirit of easy, good-natured camaraderie was in the very air; and in the singleness of purpose which animated all—the picking of the winner—all ranks seemed leveled, all social barriers cast aside.

Again, he had proved in our few minutes' talk a new, and to me an interesting, type; and I resolved to keep the appointment, if for nothing more than to study him further.

He was a young man, certainly not over twenty-three, short, slight, and becomingly dressed. His face was thin, smooth-shaven and red, but somehow peculiarly prepossessing. His deep blue eyes and long black lashes might have atoned for much less attractive features; and the lines which ran from his well-shaped nose to the corners of his clear cut lips suggested a hard

lived life which I afterwards learned did not belie them.

A glance at my watch discovered the fact that it lacked but a few minutes of my appointment with Murray, and I began to slowly edge my way to the point of our rendezvous.

I reached it promptly on the minute and stood awaiting his tardy coming, when suddenly my arm was grasped and I turned to find my new acquaintance.

He was all excitement and breathing hard, as though in the greatest possible hurry.

"Come here," he said in a low quick voice; and he beckoned me into a quiet corner. "I 've been looking for you everywhere. Now listen a minute and do n't ask questions; Domino's got a 'dickey' leg, and he won't be a thing but last. Garrison tells me that Senator Grady is going to win in a common canter. Richard Croker 's in the ring, and the 'bookies' are swipin' it off the boards. Hurry and get in with your money while there 's a

chance to get the odds;" and he started into the betting ring as though fully expecting I would follow.

His manner was intensely earnest, and his hurried words and furtive looks were at once impressive and convincing. I felt my latent sporting spirit rising strong again, and I began the simple process of arguing myself out of my former position.

Some Frenchman, I think, has somewhere said, "A man is his own worst sharper." However that is, in an argument with one's self the other side is usually silenced. And so it chanced that, a few minutes later, I again held a penciled ticket, which this time called for $60 to be paid in the event of certain contingencies, and for which I had given $20 of my former winnings. I had also given my Mentor an extra five to bet for the boy from whom he had received such timely and valuable information.

Such reckless plunging I can only excuse upon the grounds of having been forced into it; for not the least of this ver-

satile youth's many and varied gifts was the power, not uncommon amongst waiters and shop-keepers, of shaming his whilom client out of anything approaching pettiness, by the assumption of that air of blended superiority and indifference we have all felt the force of at times.

I had drawn forth my roll with the laudable intention of chancing a two or perhaps a five, when I was met with the startling proposition that I "bet fifty each way, to win and for place," and this was followed by so convincing an array of figures, weights, times and distances, that a compromise of $20 to win, and a five-dollar bet for the boy, "who could n't leave the paddocks, but had been promised that the right thing would be done by him," seemed the least I could do, consistent with my dignity and self-respect.

And now to hurry back to Murray. We found him standing watch in hand, and he began to smile when he saw my companion.

"Well! well!" he exclaimed in a banter-

ing tone; "so you've fallen a prey to Checkers, have you? What loser has he touted you onto, that's 'going to win in a walk, hands down'?"

"Now, there's a guy that makes me sick," interrupted Checkers, ignoring the question. "Because he dropped a couple of 'bones' not long ago at the Harlem track, he made a roar that's echoing still between this and the Rocky Mountains. The next time I saw him I gave him a 'good thing' he could have win out on, but he would n't touch it. He don't know the right way around the track. The book-makers call him 'Ready-Money'—he's so easy."

"Come off now, Checkers," laughed Murray, "you know you never guess 'em right; the only time your horses win is when the others all fall down. But really, Jack, what did you play?"

"I'm playing Senator Grady, Murray; our friend here told me he could n't lose."

"Well, he may be right," said Murray thoughtfully, "but I'm not playing the race that way. Domino first, and Despot third.

is the way I figure it ought to come. Grady I think will get the place, but the odds are better on Despot for third. Well, let's go up in the grand-stand now, and see them all parade to the post."

We chanced to find a place for three, in the seats almost opposite the judges' stand, for I had taken Checkers with me for the pleasure I found in hearing him talk.

As yet I had n't made up my mind about Checkers, and I was anxious to question Murray privately concerning him. He certainly did not look like a "tout," for the meaning of the word as applied to that genus now came to me. Rather, he seemed to be playing a fantastic rôle. He played it well, I confess, but there was a whimsical air about all that he said and did which puzzled me greatly. His slang, however, was natural. Of that there could be no doubt, and he used it with a native grace, a varied inflection and appositeness which made it seem a part of him, and therefore robbed it of objection.

In fact I afterwards discovered, and I grew to know him very well, that in all his slang there was a pertinence which took a short cut to the gist of things; a humor, dry and sometimes broad, but never vulgar, and seldom profane.

The bugle calling the horses to the post sounded soon after we took our seats, and shortly they began to appear parading in order past the grand-stand.

Domino, Dorian and Senator Grady, the three eastern horses, favorites in the betting, were cheered as they passed to the very echo; while others of the eight had their many supporters, who had backed their belief with some share of their wealth, at longer and much more interesting odds.

"There's the baby'll get the dough," said Checkers, as Senator Grady passed. "He's the finest that ever came over the pike. How on earth are they going to beat him?"

I glanced at Murray, who simply smiled and fixed his eyes upon Domino.

The horses were soon lined up for the

start, and after three or four attempts, the starter caught them well in motion, dropped the flag, and the race was "off."

"Domino in the lead," laughed Murray. "I hope he keeps it all around."

Checkers was muttering under his breath some words of — well, disapprobation.

"Now look at that start and burst out cryin'," he groaned in a bitter tone. "Grady absolutely last, and Domino gets off in front. That starter never was any good; talk about his startin' a race, why! that bloke could n't start a fire;" and he lighted another cigarette by way of partial consolation.

The horses were nearing the grand-stand now, which was for them the half-mile post, for the race was to be a mile and one-half, or once and one-half around the track.

Their positions had changed since the drop of the flag, for as they passed us Alcenor led, Resplendent was second, Prince Carl third, and Senator Grady was now a good fourth.

"Say! girls, look at Grady," yelled

Checkers excitedly. "Why, he'll back in by twenty lengths. There's the place to have him laying, third or fourth, till they hit the stretch; then Garrison will cut him loose, and beat 'em all in a grand-stand finish. Those dogs in front can't hold that pace; they'll throw up their tails and quit at a mile;" and Checkers puffed the cigarette between his yellow, smoke-stained fingers, with a look of placid unconcern which I myself was far from feeling.

Suddenly he jumped to his feet with an exclamation of surprise. Grady had suddenly gone to the front as though the others were standing still, and it looked as though his jockey, Garrison, intended to make it a runaway race. At the mile he led by a length and a half, and it seemed to me he would surely win.

The crowds in their intense excitement bustled and buzzed like so many bees. Cries of "Grady!" filled the air, and thousands yelled in frenzied glee. I confess I lost my self-control and whooped as loudly as any one.

"D 'ye see," said Checkers, "that 's what it is to have reliable information. Talk about Domino's winning, why, he can't beat a fat man up a hill;" and he cast a pitying glance at Murray, and climbed on his seat for a better view.

Across the level stretch of greensward the horses looked almost like playthings. Up the back stretch on they went, with Grady now a length in front. The others were rapidly closing up, and the final struggle was soon to begin. At the further turn it seemed to me they slackened up for a breathing spell; but on they came again faster and faster, with Grady but half a length in front.

The noisy chatter suddenly ceased and an interested silence fell upon all. My heart was beating a wild tattoo. I felt as though I were burning up.

Murray was wholly occupied in helping Domino along, by calling his name in a low, quick voice, and energetically snapping his fingers (a process commonly known as "pulling," and thought by the cult to be efficacious).

I glanced at Checkers. Disappointment was clearly written across his face.

"We 're up against it," he said despondently. "Garrison 's give us the double-cross. He had no business settin' the pace. There 's some one going after him now Go on, you Grady! Wiggle yourself! They 've collared him! They 're passing him!" And sure enough some fleet-limbed bay was drawing ahead of our beautiful brown in a way that left us little hope of ever getting in front again.

Around the turn and into the stretch, nearer they raced in a cloud of dust. The leader was gaining at every jump, but Grady hung to second place. Taral now called upon Domino, and at once the colt responded gamely. But his time had gone, and the gallant horse that never before had lost a race fell back with the others, hopelessly beaten, and Taral, seeing that all was lost, pulled up and galloped slowly in. Martin on Despot came out of the bunch, and, passing Prince Carl, set sail for Grady, while Garrison, riding as though

for his life, made every effort to hold his own.

Within one hundred yards of the wire the leader had six lengths to spare. His jockey was riding in leisurely fashion, glancing around from time to time, to watch the struggle that Despot was making to wrest the place from Senator Grady.

Whipping and spurring they thundered past us, fighting it out to the finishing post. By it they flashed, the bay horse first, Grady second and Despot third. Garrison's riding had saved him the place, but the race had been won by "a rank outsider."

For a moment or two the crowd was silent — dumb with surprise and disappointment. Few, if any, cheered the winner; thousands inwardly cursed the favorites.

Quickly the word was passed along, "Rey El Santa Anita wins."

"Lucky Baldwin's horse," said Checkers. "The odds were an easy fifty to one. Grady second! D 'ye see, if you 'd have played him for place as I wanted you

to, we 'd have saved our stake. But you would n't 'thaw out,' and now your ticket 's a souvenir. We 'd have win as it was with a good boy up. That settles Garrison for me. There 's a jockey that ought to be driving cows instead of riding a sprinter like Grady, and pumping him out in the first three-quarters. Domino last! That 'good thing.' Well, I knew from the start that he was a 'lobster.'"

Murray flushed up. "Well, any way, I won on Despot for third," he said, "enough to put me ahead on the race, and cover your losing on Grady, Jack. But, Jove, what a harvest the bookies have reaped. There were thousands of dollars bet on Domino and the other favorites, and there probably were n't a dozen bets in all on Rey El Santa Anita. It 's a terrible thing this gambling, Jack, when you come to look it square in the face. Just think of the money gone to swell the pile of a lot of miserable gamblers, and think of the poor deluded mortals who play this game day after day, constant in the fatuous

hope of some day making a brilliant coup, and squaring themselves on their years of losing. Fortune 'jollies' them along with temporary small successes, and having gained their confidence proceeds to throw them down the harder. Disappointment, misery, embezzlement, suicide, follow it all as effect follows cause—and still the game goes on."

"Well, anyway, I 'm glad we touched them, and we 'll take good care that they do n't get it back. By Jove, it 's nearly 4 o'clock. I 'm afraid we ought to be going, Jack. It 's a long drive in, and recollect we have a date for dinner to-night. Come on, I 'll cash this Despot ticket, and then we 'll make a start for home."

"Home!" exclaimed Checkers. "You 're not going home? Why this is the race I 've been waiting for. You do n't want to miss a lunch like this. It 's a puddin'; it 's a tapioca. Honest, it 's a regular gift; the chance of your life to make a 'killin'."

But to all his entreaties we lent a deaf ear though he talked with a masterful elo-

quence. I confess, however, to one more weakness. I gave him a ten which he swore to return. (Murray was standing in line with his ticket.) He said he would "play it carefully, and gradually win himself out of the hole." I felt at the time that I was a "sucker," but somehow he had a persuasive way.

III

A number of weeks had come and gone ere I again laid eyes upon Checkers, and then it chanced most unexpectedly.

I had stayed at my office late one evening, finishing up some odd jobs which I had allowed to accumulate. The additional work and the lateness of the hour lent a keen edge to my appetite, and I decided to dine down town and perhaps drop into one of the theaters.

As I hastened along on my way to Kinsley's (I am not a member of the down-town clubs) a figure stepped out of a neighboring doorway, and brushed against me in passing. It was Checkers. I knew him at once. But I gave no sign of recognition and hoped to escape him unobserved. A futile hope, for he knew me as quickly, and in an instant was by my side.

"Why, Mr. Preston," he exclaimed grabbing and shaking my passive hand. "Say, on the dead, I 'm glad to see you; why is it you have n't been out to the track? I 've had 'something good' nearly every day. I wish I had seen you an hour ago. I 've been playing 'the bank,' and they 've cleaned me flat. They say that 's the squarest game on earth, but the cards do run dead wrong for me. Where you going —to eat? Well, say, as the tramp says, 'Me stomach tinks me troat 's cut.' Back me against a supper, will you? It 's a hundred to one I get the best of it." And so he rattled on and on, never waiting for his questions to be answered, careless and slangy as ever.

As I turned into Kinsley's I hesitated, as to whether simply to dismiss him straight, or to give him a dollar and tell him to go and satisfy his evident hunger He saw me pause and read my thoughts, but he did not propose thus to be disposed of.

"Come on," he said, starting quickly

ahead and entering the elevator. "We 're going up to the café, ain't we?"

I was greatly minded to turn on my heel and tell him to go to the deuce, if he chose. But his manner was wholly ingenuous, and "after all," I said to myself, "I 'm tired and he 's amusing. It 's something after 8 o'clock and no one will be here at such an hour." At all events I disliked a scene, and so I simply acquiesced, and took him to a quiet corner of the large dining-room, where I seated myself in such a way as to have my back to whomsoever might come in.

Without consulting the taste of my guest, I ordered a steak with mushrooms, potatoes, a salad, dessert and a bottle of claret, and began to read the evening paper.

For perhaps ten minutes we both were silent. I glanced at Checkers several times as I folded my paper in or out. He seemed to be lost in a reverie. But at last his thoughts came back to earth, and glancing up he said very softly, "The last time

I took supper here was with my wife a year ago."

"Your wife," I exclaimed, starting with surprise. "You don't mean to tell me you have a wife?"

"I had a wife," he answered sorrowfully, "but——"

"I beg you pardon, Checkers," I said, "I hope I have n't hurt your feelings."

"No, you have n't hurt them," he replied. "I 've got my feelings educated. I 've had so many ups and downs I 've learned to take my medicine. But I 'll bet I 've had the toughest luck of any guy that ever lived. A year ago I had money, a wife and friends, and was doing the Vanderbilt act. In two short weeks I lost them all. I 've been 'on my rollers' ever since.

"But say, you would n't have known me if you 'd seen me here with my wife that time —my glad rags on, a stove-pipe lid, patent leather kicks and a stone on my front. We came to Chicago to take in the Fair, and dropped in here to eat, one night.

"We sat at that table over there; I re-

member it as though it was yesterday. I ordered all kinds of supper, and at last the waiter brings in some cheese and crackers. It was a kind of a greenish, mouldy cheese —Rocquefort! Yes, I believe that 's it. I goes against a little piece of it, and 'on the grave,' I like to fainted. Good! Well, maybe you think it 's good, but scratch your Uncle Dudley out of any race where they enter Rocquefort.

"Yes; those were happy days for me. I hate to think about them now. I had a good time while it lasted, though, and when they got me 'on the tram,' I had to go to hustlin'. Well, here comes supper. Excuse me now, while I get busy with a piece of that steak."

"But, Checkers," I expostulated, "I 'd like to hear the particulars. You must have an interesting story to tell. And if you do n't mind ——"

"Oh, I do n't know. It 's a hard luck story. I've had the hot end of it most of my life. But you can see for yourself that I'm no 'scrub.' I come from good

people, and I've lived with good people. I can put up a parlor talk, or a bar-room talk. I've seen it all. But of course when a fellow 'hits the toboggan,' he gets to going down mighty fast."

"I appreciate all that, my boy" I said, "or I should n't have brought you here; and now if you will, while we are eating our dinner, give me a little sketch of how it all happened."

"Well, there is n't very much to tell as I know of — at least, anything that would interest you. To look back now it kind of seems as though things just pushed themselves along.

"You see, in the first place, my father and Uncle Giles, his brother, both fought in the war. Well, father got shot and came home a cripple. About ten years afterwards I was born. Then father died, and mother got a pension. She had some little money besides. After the war Uncle Giles came back and hung around our house. He was 'flat,' and he could n't get a job. But he finally got some pension-shark to

push a pension through for him, and after that he 'pulled his freight' and went to Baltimore to live. Mother and I stayed here in Chicago.

"Well, I went to school until I was twelve, and then I went to work in a store. Mother's health was very bad, though, and at last we went South on account of her lungs. We went to San Antonio, and at first the air kind of did her good. I gets a job in a dry goods store, and things are rollin' pretty smooth, when one night mother takes to coughing, has a hemorrhage and dies.

"There's no use trying to tell you my feelings. Mother was dead and I was alone. There was hardly a soul to come to her funeral. The minister and a few of the neighbors came in — my God, it was simply awful. I was still a kid, only fifteen, you see, and I felt the terrible lonesomeness of it.

"Well, mother had saved considerable money — twenty-six hundred dollars in all. I sold our furniture and came to Chicago,

and went to board with some friends of the family. I worked more or less for two or three years; but my money made me kind of 'flossy,' and whenever I 'd feel like it, I 'd just throw up the job and quit.

"After a while I got so I did n't try to work. I fell in with a gang of sports that used to hang around the pool-rooms, and pretty soon 'your little Willie' was losing his money right and left. The local meeting came along, and I took to going out to the track. I was nearly broke when one day a tout tried to 'get me down' on a 'good thing' he had. I told him I would n't play it, but I afterwards shook him and put twenty on it — I 'm a goat if it did n't win, and I pulled down a thousand. I looked for the guy who gave me the tip, but I could n't find him anywhere. I guess he fell dead with surprise himself — at least I 've never seen him since.

"Now, about that time, I had to quit the family I was living with. They broke up housekeeping and moved away, leaving me on a cold, cold world. After that I did

nothing but play the races. I followed them from town to town — St. Louis, Louisville, Cincinnati, New Orleans — winning a little now and then, but up against it most of the time.

"I got the malaria down south, and I took a notion I 'd go to Hot Springs. You ever been there? No? Well say, you talk about your sportin' life — there is the onliest place to see it. Every kind of a gamblin' game you ever heard of runnin' wide — and everybody goes against 'em.

"I had heard that some of the games were crooked, and I thought I 'd be foxy and leave them alone. I left my leather full of bills with the clerk up in the hotel safe.

"A little more potato, please. Thanks, I am hungry, and that 's no dream.

"Well, as I was saying, one day at the bath I meets a young guy in the cooling-room, and he springs a system to beat roulette, which figures out a mortal cinch. I don't remember the system now, but I recollect we tried it ourselves on a private wheel, and it could n't lose The only

The Colonel introducing Checkers.—Act I.

trouble with it was that with luck against us we might get soaked in doubling up before we win. But we made up our minds to begin it small, and be content with a little profit.

"We had a bank-roll of $600—four from me and two from him. I was to have two-thirds of the profits, because I risked two thirds of the stuff.

"It was Thursday night we set to try it. Thursday was always my Jonah day. I wanted to wait until Saturday, but he did n't want to wait that long. I was to do the playing while he kept tab and told me what to do each whirl.

"Well, we buys a stack of a hundred chips, and runs them up to two hundred and fifty. I says, 'let 's quit,' but he was stuck on pushing our luck while it came our way. We played along for half an hour, and hardly varied $50; then, all at once, we 'struck the slide,' and I had to buy another stack. We lost that; bought another and lost it, and stood in the hole $300.

"All the while we were playing the system, and I had a 'hunch' that if we kept on it would pull us out. So I starts to buy another stack when Kendall—his name was Arthur Kendall—stops me and says he wants to quit. Quit, with half our money gone! I was so sore I could have smashed him. And while we stood there arguing, without a nickel on the board, the wheel was rollin' dead our way—enough to have put us ahead of the game.

"I gave him his hundred, and told him to 'take it and chase himself'—I was through with him. I stuck to the game until five in the morning. They got every cent I had in the world.

"Well, I went to the hotel and went to bed, but I lay there wondering how I was going to dig up the money to pay my bill, and give me a start when my luck turned again. The longer I wondered the tougher it seemed. Finally I ordered an absinthe frappé—it kind of gave me a new idea. I'd put up a song to my Uncle Giles, and try to make a little 'touch.'

"I had n't seen or heard of him for half a dozen years, but I thought after all we had done for him, he could n't hardly lay down on his nephew.

"Well, I wrote him a letter that would have brought tears to a pair of glass eyes. Say, it was the literary effort of my life. Of course, I did n't just stick to the facts. Then I goes down and gets me a little breakfast, and begins to feel like myself again.

"This was Friday. Saturday my hotel bill was coming due. I had to make a killin' somehow to get my trunk and clothes away.

"I chased myself from joint to joint, but I could n't get next to anything. There was n't a thing I could hock nor no one that I could 'give the borry.' Have you ever been flat broke, Mr. Preston, with not a nickel in your jeans; no one to stake you; no place to go, and nothing to keep you from starving to death? You have n't, eh? Well, then you do n't begin to know what trouble is. You feel as though every

one had you 'sized,' or as though you were going to be arrested. You can't help thinking about the stuff you blew so reckless when you were flush — the night you got out and spent a hundred, and say, if you only had it now! You take a paralyzed oath on your mother that if you ever get right again you'll 'salt your stuff' and be a 'tight-wad'— and then you remember you're broke again. I've been up against some dead tough luck, and I've had some fancy crimps put in me, but somehow I've never felt so 'on my uppers' as I did at the Springs that night.

"Say, if this hard-luck story of mine gets tiresome to you, ring me off. I didn't think I'd be so long in getting to where my troubles began."

I assured him that I felt the tale immensely interesting, as indeed I did, not only in its mere detail, but taken in connection with the youth who sat there, telling me his story in his naïve way, as unconcerned as though he had the Bank of England to draw upon. With not a

penny in his pocket, or for aught I knew, a place to sleep, it certainly seemed that, with the sparrows, he leaned most heavily on Providence.

"Let 's have the rest of it, Checkers," I said; "I 'm anxious to hear how you raised the wind."

He sipped his coffee and puffed his cigarette with a retrospective air, inhaling the smoke at every draught, or blowing it forth in little rings which he watched as they circled off into space.

I waited in silence.

"Well," he continued, "it was nothing but 'gallop on after the torch.' About 10 o'clock I blew into a joint that I had n't been to—a gambling house. There was a gang around the faro-bank, and I shoved in to see what was going on. I hope I may drop if Kendall was n't sitting there, howling, paralyzed full. He had a lot of chips in front of him, playin' 'em like a drunken sailor. He had down bets all over the board, and, honest, it gave me heart disease to see him play. He puts a

stack on the ace to win. In a minute or two another player coppers it, and takes it down. I jumps in and grabs him by the arm. 'Hold on,' I hollered, 'Arthur, here 's a piker that 's touchin' you for your chips.'

"Say, there was trouble right away. The piker made a smash at me. I dodged and caught him an upper cut, and the bouncer grabbed him and threw him out. This sort of sobered Arthur up, and for a while he played 'em 'cagey.' I goes over by him, and puts up a bluff to the gang that I 'm a friend of his. You see I wanted to get him out before they got his money away. It was a 'pipe' he 'd lose it all the minute his luck turned. But as long as I was n't playing myself, I knew I 'd better not get too gay, but I watched his bets, and stacked his chips, and saw that no one pinched his sleepers.

"Well, every few minutes he 'd call for a drink, and what do you think he was drinking? Sherry. Did you ever get a jag on sherry? Well, neither did I, but it gives you a 'beaut.' Arthur had a 'carry-

over' that lasted him for about three days. He 'd slap his chips down any old place. It was the funniest thing you ever saw. But he was playing in drunken luck, and I let him do what he wanted to.

"Well, to make a long story short, I finally 'cashed him in' for $200. I got him into a hack, and took him to my room. But say, when I got that boy undressed and abed and asleep, I 'll tell you like these: I was just three minutes ahead of a fit, and the fit was gaining on me fast. I had to take a couple of absinthes before I could get myself together. But you ought to have seen Kendall in the morning He had a horrible 'sorry' on. The wheels were buzzing around in his head until I believe if he 'd have put his fingers in his ears, they 'd have been cut off — I do on the square. He could n't remember a thing he 'd done, except that he started out on a 'sandy' after he left me playing roulette — the night before, you recollect, and he got a 'package' aboard that he ought to have made at least two trips for.

"I gave him his money, and told him where I found him, and how I saved it for him, and he began to cry like a baby. You see his nerves were all to pieces. He wanted me to take him home; nothing would do but he must go home. He felt too rocky to go alone, and besides he could n't trust himself. He begged me for God's sake not to leave him or he 'd get full again, or shoot himself.

"I found out afterward that he had solemnly promised his girl that he 'd never get drunk again. That 's what it was that gave him that awful 'sorry.' You know how it is when you love a girl. While you 're with her it seems dead easy to live decent, and do what 's right, and you promise anything. Then some day you get out with the gang and 'fall,' and the next morning R. E. Morse is sitting up on the edge of your bed giving you the horrible ha—ha.

"Well, anyhow, I finally agreed to take him home. He lived in Clarksville, Ark. He gave me the roll to pay our bills with

and buy the tickets and one thing and another, while he went down to the bath to boil out. But say, the hardest job of my life was not to 'pinch' that coin and 'duck.' It was mine by rights. He 'd never have kept it if I had n't jumped in and saved it for him. But, thank God, I can say one thing, I never stole a cent in my life. I may have separated three or four guys from their stuff, perhaps, at different times; but they always got a run for their money, and if they dropped it it was n't my fault. So I just could n't bring myself to do it. And I was thankful afterwards that I did n't.

"The happiest year I ever had came to me on account of that trip — and the unhappiest. But I would n't give up the pleasant memories if I had to go through twice the troubles again.

"'The banister of life is full of slivers,' as old man Bradley used to say, and when a fellow 'hits the slide,' he 's apt to pick up a splinter or two. But I 'll tell you, if you 've only got some happy times that

you 've had with your mother or sisters, your wife, or your girl, to look back to and think about, when you 're in hard luck, it 's a kind of a bracer, and saves your life ——"

He suddenly stopped. I followed his gaze, and turning around saw Murray and three other friends coming toward me. I felt it an ill-timed interruption; but I ordered cigars and liquid refreshments, and introduced, all but Murray, to Mr. Edward Campbell, which I had learned was the proper name of my little friend.

I was needed, Murray explained, "to make the fifth man in some game of theirs which could not be played to advantage with less;" and knowing that I was to work late, they had taken a chance of finding me here.

In vain I begged to be excused, pleading indisposition, the lateness of the hour, anything and everything which might have served to drive them off. But "the evening was young," "the table was ready," and I "ought to be accommodating," and so I said good-bye to Checkers, and slip-

ping him a dollar, told him to come to my office next day, and I would talk with him of another matter.

He thanked me, saying he would be there, and shaking my hand, bid us all good night. Then tiptoeing back he whispered in my ear: "Say, I want to give you a little advice: Never come in on less than jacks, and never raise a one-card draw, unless you've got a 'pat' yourself. If you stick to that you'll have the coin when the rest of the gang are 'on the tram.'"

IV

The following morning at about 10 o'clock Checkers sauntered into my office; his hands in his pockets; his hat on the back of his head; smoking the ubiquitous cigarette.

I was busy at the time with my morning's mail.

Picking up the daily paper he tilted back comfortably in a chair, and interested himself in the sporting news.

"Well, Checkers," I said, when at last I had finished, "How are you this morning, my boy?"

"If I felt any better I could n't stand it," he answered, throwing down the paper. "But you do n't look very fit. How did you come out with the boys last night?"

"About even," I replied, deprecatorily.

He smiled in a most exasperating way.

"Now I 'll tell you," he said growing suddenly confidential. "There 's a 'hot thing' coming off to-day, and I want you to put a swell bet on it. They 've been laying dead with it all the meeting — pulled his head off his last two outs — but to-day they 've got him in a good soft spot, and they 're going to 'put it over the plate.'"

"Checkers," I said, "I want you to understand, once and for all, that I am no gambler. I went to the races Derby Day, as I would go to any other show, and now and then I play a little quarter limit game with my friends. But even that I do n't approve of. I tell you I consider gambling the most insidious of all the vices, and it 's on just that point that I want to talk to you.

"I want you to give up that kind of life, get a position in some good house, and begin to make a man of yourself. I tell you you 're too bright a boy to be throwing yourself away as you are. Suppose your 'good thing' wins to-day — suppose you do make some money on it — you will lose it on something else to-morrow. You

are simply living from hand to mouth, growing older every day with nothing to show for the time you have spent.

"Now, what I propose is simply this. I shall look about among all my friends in the wholesale lines, and try to find you a position where you can learn some business from the beginning. If you are industrious and quick it will be but a comparatively short time when you 'll have a chance to go on the road, or something of that sort. Now, what do you say?"

I can't say that Checkers seemed wholly delighted. He looked anywhere but into my eyes and finally said he "would like a job, but he did n't believe I could get him one."

I replied that I was sure I could, as my uncle was a wholesale dry-goods merchant, and I had several friends who were heads of departments in other large stores of various kinds.

"Well, we 'll try it and see," he said resignedly, "but I 'll tell you just about how it is. A guy goes into a wholesale house

and he starts at the bottom in some department. He gets up at the break of day, and he works like the devil after a Christian. If he has good luck he do n't get 'fired,' but he never gets a raise on earth, unless the mug above him dies, or breaks down his health and has to quit.

"Why, I knew a joker who worked in a certain big store in this town for fifteen years. He lived somewhere way out in the suburbs, and he told me he had to get down so early, that when he was coming home at night he used to meet himself starting down in the morning. Well, one day some one gave him a pass to the Harlem track — one Saturday afternoon. He went to the races for the first time in his life. I got ahold of him and made him win three hundred dollars with a five-dollar bill, and you ought to have heard the talk he put up. 'Has this game been going on all this time,' he says, 'with me doing the Rip Van Winkle act? Why, I 'd be worth all kinds of money now, if I 'd had any sense.' And Monday he went down and

threw up his job, and started in to play the ponies. Of course he went broke, but not long ago he struck a streak, and made a killin'. He started in to making a book, and now he's got a stable with five good sprinters, and a twenty thousand dollar bank-roll. If he had stuck to his job in that store, he'd have probably had nervous prostration by this time."

"But the case you cite, Checkers, is one in a thousand," I said, smiling broadly in spite of myself. "While that one man may have made a success of a very questionable sort through unusual luck, or unusual shrewdness, there have numberless others gone to ruin — utter, irretrievable ruin, by giving way to their passion for gambling.

"If you object to a wholesale house, I may perhaps find something else for you to do. But it seems to me to be simply a shame that a boy of your ability and brains should be content to be nothing but a tout, and herd with the riff-raff and scum of creation. Now, once and for all, if you desire to better yourself, I shall be glad to

help you; but otherwise I must simply refuse to have you about me any longer. Think it over and come in to-morrow, and tell me your decision. Now, you must excuse me as I have an engagement with this gentleman," and I turned to greet a friend whose timely arrival saved me from the "touch" which I could see Checkers was nerving himself to make.

I found however that to secure an immediate position for my protégé was a much more difficult matter than I had at first imagined. I spoke to a dozen different people. Most of them assured me that they already had more help than they had need of. Others needed no one now, but thought they might in a month or two. My uncle said that "for my sake he would try to make a place for my friend." But when I told him all the facts, he shook his head and looked very dubious.

Meanwhile at frequent intervals, Checkers would drop into my office, and chat of the happenings of other days, or tell me of his present doings. It seemed to me,

as I often told him, that if he would only exercise one-half the thought and ingenuity in the pursuit of something legitimate that he used in "separating the angels he got next to from their gold," he would long since have achieved a fortune.

He delighted in telling of the successful working of some new scheme he had figured out for the trapping of the unwary. And at each recital I used to marvel at the boundless credulity of the average human.

But whenever I could I would start him off upon some incident in his former life. In the story of his boyish courtship, the trials he underwent in securing his wife, and his subsequent sorrows and misfortunes, there was an exquisite blending of humor and pathos which appealed to me immeasurably. It was seldom, however, that he would talk of those days — the sadness of it all was still too near to him. When he was in luck he never referred to them — he seemed to live in the present alone. But when, as was frequently the case, his luck deserted him and things went

wrong, he would sometimes get a fit of the blues, and, falling into a reminiscent mood, would find a sort of morbid comfort in living it all over again. He would skip abruptly from scene to scene, one incident or person suggesting another, and in his own peculiar way he would describe a situation or picture a character with a vividness worthy of a Dickens. For instance, when, in speaking of his father-in-law, he said that "the family used to have to treat him with cocaine before he could stand it to give up a nickel," I thought it a very forceful way of expressing the old man's carefulness.

As the days went by and nothing came of my efforts to get a position for Checkers, I had perforce to drop the matter, and Checkers never again referred to it.

Gradually his visits became less frequent, as I ceased to continue a profitable subject; for his invention, however fertile, could not furnish new excuses forever. But I often found myself gathering up the threads of his story as he had told it, weav-

ing into the growing fabric some strands of my own imaginings, until I seemed to find in it an odd and pathetic little romance.

* * * * * *

The town of Clarksville, Ark., was not attractive at any time, but to Checkers, who had arrived there with Arthur Kendall at three o'clock that summer's morning en route from Hot Springs, the aspect of the place seemed particularly dismal.

The train which had brought them from Little Rock steamed away toward the Territory, and left them standing in darkness on the station platform.

A 'bus from the hotel, with two forlorn old horses driven by a sleepy, shock-headed boy, stood waiting on the other side. They entered it and went creaking off.

As Arthur had previously explained to Checkers, his father's home was some miles from town, and accordingly he thought it better for them to sleep at the hotel until morning, have their breakfast, and then drive out.

As they lumbered along the dusty streets

in the silence of the early morning, Checkers peered curiously out, and found his original impressions gaining strength.

The stars were shining clear and luminous, and in the East there was just the faintest glow which told of the coming sunrise. A vaporish mist hung low on the ground, and in the dim uncertain light all objects seemed to take to themselves a weird and most uncanny look. At frequent intervals a "razor-back," already up and browsing about, would trot tardily out of the horses' way, grunting his dissatisfaction.

Shortly they turned into what seemed to be the street of the town. It was wider and dustier than any of the others, and on it stood a large brick structure, which Checkers judged to be the court house. It formed what is commonly known as "a square," for on opposite sides of the street as they passed Checkers noticed that most of the buildings were stores, with their low-burning lamps keeping watch through the night.

A few moments more and the 'bus drove up, and stopped before a low brick building.

Kendall, who had fallen asleep in his corner, awoke, and with a "here we are," jumped out and ushered Checkers into an ill-smelling room, where a heavy-eyed youth did the honors as clerk, and then lowering himself to the office of bell-boy, took their luggage and showed them the way to their room.

Arriving, they stood in the darkness, until he succeeded in lighting, with a sulphur match, a very much smoked little kerosene lamp, after which he brought them a pitcher of water, and departed without the formality of a "good night."

Immediately Arthur began to undress. This was all an old, old story to him. But Checkers fell to looking about him. He found that the door had no lock upon it, and that the windows opened wide upon a low veranda; that they boasted no screens, nor could he find that the beds had any mosquito-bars.

Kendall's face expressed a sleepy sur-

prise. "Come on, old man; get undressed," he said, "it 's nearly 4 o'clock. We have n't any too much time to sleep."

Checkers' only reply was to pull off his coat, and to sit down and begin to unfasten his shoes. A couple of June-bugs, attracted by the light, flew in at the window, and bumping around in their noisy, disagreeable way, gave Checkers an uncomfortable, crawly feeling.

The truth was, Checkers was wholly metropolitan, and this was a new experience. The darkness and silence disheartened and cowed him. He missed the confusion and glare of the city.

Kendall had fallen fast asleep, and was breathing loudly in half a minute. But Checkers lay wide-eyed and wondering, listening to the locusts and katydids outdoing themselves in the trees outside.

And then he fell to speculating about his chances for the future, wondering what the probable outcome of this new venture of his was to be. Had n't he been foolish in coming to such a God-forsaken little

place? He might have borrowed some money from Kendall, and stayed at the Springs and recouped.

And now that, after several days of solicitous care and constant watching, he had succeeded in pulling Kendall through without his giving way to the terrible after-craving he had for liquor, would the promises made him be fulfilled, or had he been too credulous?

Kendall had told him that he and his father were wealthy. That besides their large fruit farm, they were interested in a general store and commission business. He had promised Checkers that if he would but consent to see him to his home in Clarksville, he should be given a good position in the store, and that if after they arrived there he found that he did not care to remain, he should have transportation to any place in the country he cared to go. And to Checkers, disheartened and penniless, out of conceit with gambling, and satiated with the excitement and uncertainty of the life he had been leading,

the opportunity seemed a very godsend Thoughts of the country, green and cool, appealed to him with a grateful sense of restfulness and quiet; and the idea of going to work again at something legitimate brought with it the feeling of conscious approval, which always accompanies virtuous resolves.

But since Kendall had become himself again, he seemed to have grown less dependent and thankful. And again the glimpse that Checkers had caught of the place had greatly dampened his ardor.

An hour dragged slowly by, and still he lay restlessly tossing about. The roosters began to crow and answer each other from point to point in the distance; and a hound near by with a mournful howl bayed dismally at intervals.

'Twas the strangeness of it all that kept him wakeful, but at last the tension was relieved by a knocking at the door of the room beyond which aroused a couple of drummers, who were called to catch an early train. He heard them through the

thin partition, dressing and grumbling at their luck. Here at least was something natural, and gradually the humorous side of the situation appealed to him. He smiled, as with a long-drawn sigh he murmured, "I think I'll get fat here, nit," and when he awoke it was broad daylight, and Kendall was standing over him, dressed.

"Hello, old man, awake at last," laughed Kendall. "Well, you better get up and dress, or we're apt to miss our breakfast. How did you sleep? All right, I hope; you look as fresh as a mountain daisy."

Checkers crawled slowly out of bed. "Well, then my looks are a horrible bluff," he said, with the slight, sardonic smile which was usual to him at nearly all times. "I feel like the last end of a misspent life," and he fished a sock out from under the bed. "Do you know," he continued, as he held his shirt aloft, preparatory to putting it on, "it's wonderful how a fellow's early training comes back to him later in life. I recollect my mother used to read a psalm

about not being 'afraid of the terror by night, nor the pestilence that walketh in darkness.' Now, somehow, it never struck me before, but I 'll bet the party that wrote the verse never slept in an Arkansas hotel bed. If he did, he had on his tin pajamas, or else he could beat 'the pestilence' walking. Say, where on earth is my other sock? I'll gamble that one of them pinchin'-bugs pinched it?" and Checkers kept up a running fire of quaint remarks while Kendall laughed.

Their breakfast was a culinary horror.

"Have you got any capsules?" asked Checkers of the waitress.

"Capsules!"

"Yes, I 'll have to have some, if I take this butter internally." A kick under the table from Arthur put an end to further persiflage.

A two-seated spring wagon, known locally as a "hack," with two sturdy horses and a driver stood waiting for them. Arthur had sent out and ordered it before break-

fast, and his telescope bag and Checkers' trunk he had caused to be firmly strapped into the end.

The day was a typically beautiful one. The clear and bracing morning air had in it just enough of a chill to make the sunshine grateful to them, as they drove along the winding road, toward the mountainous country lying beyond them.

Checkers' blues had disappeared with the vapors of the night before, and he felt the exultation of a new and pleasant experience. Arthur was in an easy humor, and described at considerable length to Checkers his family and their circumstances.

Some ten years back his father had moved from Massachusetts to that locality at the advice of his doctor. He had bronchial trouble, and he found the thin, clear air of the Ozarks beneficial. Mrs. Kendall was long since dead, and Arthur had been an only child. Besides these two there were in the household Aunt Deb, who was a sister of Mr. Kendall's, and "Cynthy," the cook, and maid of all work. There

was also a good-natured creature named Tobe, half-witted and harmless, attached to the family, who did odd jobs for his board and keep, and had constituted himself a fixture.

At their store they sold everything from plows to perfumery. The commission business was simply an adjunct. They bought for cash from the farmers, and shipped the goods to Little Rock, and sometimes to St. Louis. Old Mr. Bradley, who had owned the store when they first came there, was running it now. They had bought him out, but had given him an interest and salary as manager.

The business was the pride of the old man's life, and he watched it as a mother watches her babe.

Arthur spent most of his time at the store, selling goods and talking to the trade; but the elder Kendall seldom went there. He passed the summer in his garden and among his fruit trees. In the winter he generally traveled farther South.

Checkers gathered by indirection that he

was wealthy outside of his business. Probably an eccentric individual, who simply liked the place and stayed there.

"I should think," said Checkers, as Arthur paused in his recital, "that a fellow would fall into a trance in about a week, in a place like this. What on earth do you do with yourself."

"Well," said Arthur, "I have n't lived here much. I've been East to school, and knocked around in a lot of different places, and I like it here as a kind of a change. There are a couple of very nice girls in the town that I call on once in a while. I read a good deal in the evenings, and, in season, the shooting is fine. I'll admit it gets rather stupid at times, but it's the best place in the world for me. You know they have 'local option' here, and you can't get a drink for love or money. As long as I stay here, of course, I 'm all right; but as sure as I get away some place, I make a fool of myself, and get full, as I did when you rescued me at the Springs. Drinking is a disease with me. I can't drink as

most fellows do. If I touch a drop it starts me off, and it's good-bye for a week or two. Each time I come home as the prodigal did, and my father comes out and 'falls on my neck.' He 's been devilish kind, the governor has, and I 've cost him a lot of money and trouble."

"Well, that's what a father has to expect," remarked Checkers. "If ever I have a son, I 'll begin storing up veal on the day that he's born — I 'll need it if he takes after 'papa.'"

Arthur laughed and laid his hand caressingly upon Checker's shoulder. "Old man," he said, "I like you and I want you to stay here and be my chum. We 'll have some bully times together, and you 'll like it when you get used to the place. You 've treated me mighty white all through, and I want to tell you that I appreciate it."

Checkers grew red. He felt embarrassed, and hesitated for a reply. Arthur knew his story, or such of it as Checkers had seen fit to relate to him. But Checkers had never intimated that he was hopelessly de-

pendent. He had spoken vaguely of relatives; of drawing a draft on Uncle Giles; of telegraphing to Chicago for money; it lent him respectability.

It must be remembered that at this time Checkers had not been through the most trying part of the experiences of which he had spoken while dining with me at Kinsley's that night. And while by no means Arthur's equal in the social scale, he was still very far from being the hardened tout, whom two years later, I met at the race-track, Derby Day.

Nevertheless, he himself felt a difference intuitively, and though he had exercised to the full his talent for making himself companionable, it had proved a very difficult task to fully break through Arthur's reserve. This sudden show of sentiment, therefore, upon Arthur's part, affected and pleased him; and reaching up to the hand on his shoulder, he grasped it warmly. "I'll go you," he said. And the two friends smiled into each other's eyes.

V

A very few days sufficed to make Checkers feel thoroughly at home in his new surroundings. The Kendall house was a roomy, frame structure set upon one of the highest of the Ozark Mountains, to which the road from Clarksville was a gradual, and almost constant ascent. From his window Checkers could see for miles down into the valley, across the dense growth of mountain-pines, the many shaded green and yellow squares of fields and farm lands beyond, and away in the distance the Arkansas River glistening in the sun like a silver snake.

Immediately surrounding the house were the orchards, their trees almost breaking with the wealth of their red and yellow fruit.

Checkers had found ready favor with Mr. Kendall by evincing an enthusiastic

interest, confessing at the same time an ignorance which allowed the old gentleman full opportunity for enlarging upon his favorite hobbies. Aunt Deb's smiles were as quickly won by a deft word in praise of the table.

Just how Arthur had explained the presence of his friend to the household, Checkers did not know. But it was evident, as he remarked to himself, that "the explanation went," and he bothered himself about it no further.

At the store it was found that Checkers' talents were those of a salesman par excellence.

He quickly learned the run of the goods, and his chief delight, to use his own words, was "to jolly the jays into buying something they absolutely had no need of."

Arthur and Mr. Bradley would sometimes stand almost convulsed with silent laughter, listening to the dialogue between Checkers and some country customer.

He was quick at reading character, and his intuitions were remarkably keen. He

was able, therefore, to ingratiate himself with nearly every class of purchaser, by starting a genial conversation upon the topic he deemed most fit, letting it take its course through all the vagaries of a country mind, until at last it veered around to the subject of a possible purchase. Then, in the most disinterested way, and as though rather sorry to end the talk, he would go behind the counter and pleasantly show forth a number of things that hadn't been asked for, as though it was only as a special favor that he had gone to the trouble of getting the articles down. Such consideration, backed by a judicious talk, seldom failed of the most substantial results; and Checkers' fame soon went abroad as "a nice, young feller and a smart 'un, too."

It was during his first few days at the store that he acquired the soubriquet of "Checkers." It was a piece of rude, bucolic wit, but the name stuck to him, as such names will, and followed him through his many vicissitudes.

Time was at a discount in Clarksville. Everyone had time to spend, but few had money for such a purpose. And generally at the Kendall store, some six or eight of the local talent might be found lounging comfortably in the chairs outside, chaffing one another, chewing tobacco, and waiting for something new to turn up.

This was particularly the case on Saturdays, when the farmers came to town with their apples, vegetables and eggs for barter, made their necessary purchases, and consumed the balance of the day in standing around, talking crops and politics.

Although there were no saloons in the place, the greater part of the assemblage always delayed their shopping until the last possible moment, which naturally made a considerable rush at the various stores as evening approached.

It was Checkers' first Saturday there, and while endeavoring to be as helpful as possible, he was nevertheless rather awkward, as a result of his unaccustomedness.

This did not fail to be observed by the

natives, to whom he was an object of much curiosity, and to whom his presence among the Kendalls was a matter of wide and varied conjecture. The younger element especially showed an undisguised interest in all that he did, whispering and laughing among themselves in a way which, to Checkers, was most exasperating.

There is something about a city-bred youth — his manner, his clothes, his well-groomed look, his unconscious air of superiority — which is antagonistic to country prejudice. Such prejudice is not hard to remove, and generally disappears upon short acquaintance. But the initiation is very trying, and Checkers felt the ordeal keenly.

"Say, Arthur," he said, as Kendall passed, "if some of those guys don't chase themselves, and quit whisperin' around, and givin' me the rah-rah, there 's going to be a fight or a foot race, and your Uncle Dudley won't be in front."

"Why, they 're all right," said Arthur, soothingly. "They 're interested in you,

because you 're a stranger. But they do n't mean the slightest harm. You know 'a cat may look at a king.'"

"Yes, I know 'a cat may look at a king,' but she 'd better not see any flies on the king, if she wants to keep her health and strength," and Checkers continued arranging a show-case.

In order to save his clothes while working, Checkers had brought to the store an old suit of a loud, checked pattern, and peculiar cut, which, nevertheless, was very becoming.

Towards evening the crowd began to increase, and Mr. Bradley, Arthur, two assistants and Checkers were all as busy as it was possible to be. Those who were being waited on took none the less time in making their purchases, because there were others awaiting their turn. As a consequence, there was chafing and grumbling among the procrastinators, who were now in a hurry.

Uncle Jerry Halter, from the back woods

Uncle Jerry's story of his latest horse trade.—Act II.

— a character; shrewd, crabbed and as close as the next minute — was foremost among these, and at last he discovered our friend, Mr. Campbell, checked suit and all, returning from having washed his hands, after a not very successful attempt at filling a large brown jug with molasses.

The old man crowded through to the counter, leaning over it expectantly, but Checkers passed him by unheeded, making his way toward a pretty girl.

"Hey there!" exclaimed Uncle Jerry indignantly — his voice was loud and very nasal. "Hey! 'Checkers,' or whatever your name is — I 'm in a hurry, and I want to go."

Instantly there was a general laugh, and Checkers stopped and turned around.

"Well, go if you want to — you 're not tied down," he retorted, and the laugh was on Uncle Jerry.

The old man colored to the roots of his hair. "You 're very fresh, young feller," he snarled.

"Yes; warranted to keep in any climate," said Checkers, smiling good-naturedly at him.

Arthur happened along just then, and soothed and waited upon Uncle Jerry, getting him peaceably out of the store.

In the morning at breakfast he related the incident to Mr. Kendall, who he knew would appreciate it.

"There is only one man about here meaner than old Jerry Halter," said Mr. Kendall, addressing Checkers, "and that is the father of Arthur's little friend, Miss Barlow. I once heard a friend of mine say of him that 'he would n't smile unless it was at another man's expense,' and I quite believe it. Arthur could tell you no end of humorous things about him, if he only would. But I suppose he does n't want to relate what may some day be family secrets. How is that, Arthur?"

Arthur looked annoyed, but did not reply to this bit of parental humor.

"As soon as Pert and Sadie come home you must take Mr. Campbell to call on

them, Arthur," said Aunt Deb. "They are two lovely girls," she continued, turning to Checkers. "They 've been away to school; to a seminary up in Illinois. School 's out now, of course, but they 're visiting somewhere — in St. Louis, I believe. They 're expected home this week, though; so you 'll have the pleasure of meeting them soon."

"Sisters?" asked Checkers.

"No; not sisters, but cousins, and almost inseparable. Sadie is n't as pretty as Pert, but she 's just as sweet as sweet can be, and a perfect treasure about a house. Are you fond of young ladies, Mr. Campbell?"

Checkers hardly knew what to say. "I 'm a great admirer of girls in general," he replied, after a moment's hesitation, "and they 've always struck me as being a mighty nice thing to kind of have around. But I 've had very little experience with them — that is, at least, in the last two years."

The truth was, that the friends with whom Checkers had gone to live in Chicago, after his mother's death, had been

people of true worth and refinement. They were poor — a widowed mother and two daughters — and the liberal sum which Checkers insisted upon paying them for his monthly maintenance was to them a matter of grateful benefit. But they, in return, had exercised a restraining influence over him; had taught him to be courteous and gentlemanly, deferential to his elders, and respectful toward women, or, at least to maintain such an outward semblance, which answered all general purposes.

He had conceived a boyish adoration for the elder daughter, four years his senior, which had aided her materially in her influence over him for good. And it was only as he began to realize the utter hopelessness of his passion, and at the same time found himself being supplanted by the bearded man who some months after married her and took her away, that he grew dissatisfied with working and found the excitement that he craved in racing and kindred gambling devices.

For several years he had lived this life,

gradually growing hard and careless. But now that he found himself once more an inmate of a respectable family circle, he resumed his gentleness of manner, as it had been a half-forgotten rôle.

"I had been keeping the girls as a little surprise for him, Aunt Deb," said Arthur rather reproachfully. "To meet a girl who has been described to you is like listening to a joke which is told point first."

"I warrant he 'll find plenty to be interested in after he meets them, for all we may tell him," replied Aunt Deb.

"Yes," said Mr. Kendall, "there is something about each girl one meets a little different from any other. At least it was so when I was a boy. I never found any two quite alike."

"I never found one alike any two times," said Arthur, very feelingly; "but their uncertainty, I suppose, is their charm. Come, let 's go out and loaf under the trees."

"Thank God, Sunday comes once a week," said Checkers. "I could stand two a week without straining myself."

"The girls are to be home Friday," said Arthur. "Friday night we 'll go down and call, if you 'd like to."

"Tickled to death," said Checkers.

"Sadie will probably stay with Pert a while, as her father, Judge Martin, has gone to Texas, and won't be back for a couple of weeks. Sadie's mother is dead, you know, and she and the old man are all alone. By the way, the Judge is rich, and Sadie is rich in her own right, too."

"That settles it, Sadie dear; you 're mine. A fortune-teller told me I'd marry a rich girl."

"Better see her before you marry her, had n't you ?" suggested Arthur.

"Why ? She has n't got pen-paralysis, has she ?"

"Pen-paralysis ! No ; what on earth is that ?"

"Well, as long as she can sign a check, I guess we can manage to worry along. She may have faults; she probably has ; but any girl who marries me won't be getting any the best of it. There' s a heap of

consolation in that idea to a man about to commit matrimony."

"There are very few men I know of," said Arthur, "but what could 'lay to their soul that flattering unction.'"

"When you're swapping 'sights unseen,'" said Checkers, "you don't want too good a knife, or a horse yourself, or you 'll get the hooks on the trade."

"With all respect to you, my boy, you'd be far from 'getting the hooks,' as you call it, with Sadie Martin for a wife."

"Or you with Miss Barlow, I suppose."

Arthur's only response was a long drawn sigh, and he gazed into distance vacantly.

"Where did they get the name of 'Pert' for Miss Barlow, Arthur?" asked Checkers, suddenly.

"It 's an abbreviation of a biblical name," said Arthur. "In a verse of one of Paul's Epistles to the Romans, he says, 'Salute also the beloved Persis.' When Pert was a child they gave her the nick-name, and it's stuck to her ever since."

Friday evening came at last, and Arthur

and Checkers at an early hour drove down the mountain to call upon the young ladies.

The Barlows lived much nearer Clarksville than did the Kendalls, though upon a different road, and the young men had a long and round-about drive ere they reached their destination. As they entered the driveway two large dogs came bounding toward them, growling fiercely.

"Look out thar, boys, ye don't git dog-bit!" shouted a voice. "Here Lion, here Tige; commir, ye varmints! What d'ye mean? All right now; I've got a-hold of 'em. That you, Arthur; how de do?"

"How do you do, Mr. Barlow?" responded Arthur.

"Hitch yer hosses ter that tree thar. I'll send Joe out ter tend to 'em. Ye'll find the girls round the side in a hammock. Here's Pert a-comin' now."

"Good evening, Arthur, I'm glad to see you," said a pleasant voice, and out of the shadow into the light of the yellow moon, which was just showing over the tops of the trees, the figure of a girl in white ap-

peared, moving quickly and gracefully toward them.

Arthur stepped forward, and taking both of her hands in his, pressed them silently for a moment. "Pert," he said, "I want you to meet my friend, Mr. Campbell. Come here, old man. Miss Barlow, Mr. Campbell."

"I am very glad to meet you, Miss Barlow," said Checkers, with a graceful inclination.

"Where 's Sadie, Pert? Oh, here she comes," said Arthur. "That you, Sadie? How are you?"

"Pretty well, thank you. How 's yourself?"

"Sadie, let me introduce you to a friend of mine. Miss Martin, Mr. Campbell."

Miss Martin straightway offered her hand, and Checkers shook it cordially.

"Let 's go and sit where we can see the moon — it 's perfectly beautiful to-night," said Pert. "Arthur, get two chairs from the porch, and bring them over by the hammock."

Arthur went to fulfill his mission while Checkers walked between the young ladies.

Suddenly he skipped nimbly forward. "Excuse me while I climb a tree," he exclaimed, with a comical intonation. "There comes Lion and Tige, and I 'm afraid it 's another horrible case of 'They 're After Me.'"

"Oh, they won't touch you while you 're with us," laughed Sadie. "Here Lion, here Tige, good dogs."

"Well then, I think I 'd better establish my popularity with them both right now," said Checkers; and with an air of confidence he kindly patted and rubbed their heads in a way that dogs love, and made them his friends.

Meanwhile Arthur arrived with the chairs. Sadie seated herself in one of them, and motioning Checkers to place the other beside her, left the hammock to Pert and Arthur.

"Did you have a good time in St. Louis, girls?" asked Arthur.

"Oh lovely!" they both exclaimed.

"We hated dreadfully to come home," continued Sadie, "but we simply had to. Our clothes were in tatters. All the men were so sweet to us. They kept something going on every minute."

Then followed an enthusiastic account of their good time, which was tiresome to Checkers, and torture to Kendall.

"Pert, get your banjo," said Arthur, suddenly. "It seems like years since I've heard you play."

"It has n't but one string on it, Arthur," laughed Pert, "but I 'll fix it up to-morrow, sure."

"I think it would sound very smooth out here in the moonlight, Miss Barlow," suggested Checkers. "If you have some new strings I 'd be glad to fix it up for you. I used to play a bit myself."

Sadie jumped up. "Come, let's go and get it," she said; and she and Checkers went into the house.

She ushered Checkers into a room where Mr. Barlow, in shirt sleeves and stocking feet, sat dozing in a rocking chair, while

his wife, a sweet-faced, grey-haired woman, worked button-holes in his new gingham shirts.

Checkers felt drawn towards Mrs. Barlow. She reminded him strangely of his mother. She had a smile like a benediction; but in her weary eyes he could read a tragedy.

The banjo was one of Arthur's many gifts to Pert in days gone by, and Checkers to his great relief found it a very excellent instrument.

Checkers was not a conversationalist, where conversation had to be made; but he was a very good amateur banjoist, and he sang an excellent comic song; and he was glad of the opportunity offered to show himself in perhaps his best rôle.

While, with the banjo on his knee, he deftly adjusted the strings, Miss Martin sat beside him, an interested spectator, and talked to him in an undertone.

"I thought we had better come in here and give Arthur a little chance," she said —"poor fellow." This with a long drawn

sigh, which seemed to demand an explanation.

Checkers looked up, inquiringly. This was his first legitimate opportunity of taking a comprehensive look at her. The casual glance had proclaimed her plain, but now in the bright light of a hanging-lamp she seemed to him hopelessly unattractive. He felt chagrined and disappointed. He was angry with Arthur for not having prepared him for such a cruel disillusion. For somehow since his jesting words of the previous Sabbath morning, he had allowed his fancy to run the gamut of many glittering possibilities.

He had started forth that evening, feeling a pleasurable excitement in the vague presentiment that he was going to meet his destiny. But now it simply "would n't do." He decided quickly and became resigned.

"It was n't that she was really so ugly," he afterwards explained to me, "but there was n't anything about her that you could tie to, and sort of forget the rest" — except

her "stuff," and he wasn't sure but that was one of Arthur's "pipe-dreams." She had no style, no face, no figure. Nothing at all for a little starter. She was just a girl, that was all — just a girl. A fact which put her beyond the pale.

"Why do you say 'poor fellow?'" said Checkers, after several moments silence. "It seems to me he's mighty lucky to have such a tidy little friend."

"Yes, but I fear she is only a friend, and that's why I'm so sorry for him. I like Arthur; I think he is simply a dear. He has always been perfectly lovely to me. But Pert — well, Pert is very peculiar, and Arthur, you know, is awfully fast."

Checkers put on an incredulous look. "Arthur fast!" he exclaimed with a laugh. "Why, if he was in a city, I'd expect him to get run over by a hearse inside of a week."

"Oh, you men always stand up for each other; but I know all about it. You can't fool me."

Mrs. Barlow looked up from her sewing

"You and Arthur are very old friends, I suppose," she said, interrogatively.

This was just the question that Checkers had feared. "We went to school at about the same time," he replied, and immediately struck up an air, which, for the time, precluded further questioning. "At least, I suppose we did," he thought to himself, "as we are about the same age."

Meanwhile Pert and Arthur sat in the hammock outside in the radiant moonlight. It seemed to Arthur Pert had never looked so beautiful before. Her large, dark eyes were lustrous; and a silvery halo played about her soft, brown hair, while the pale light gave the clear skin of her oval face the pallor of marble, save for her lips, which were the redder by contrast.

"Such a nice little fellow!" she had exclaimed, as Sadie and Checkers went into the house. "Who is he, Arthur? Where did he come from?"

Arthur hesitated awkwardly. It had been his intention to confess to Pert all the circumstances of his last misadventure,

but her few words in praise of Checkers now suddenly emphasized in his mind the thought that everything he had to tell was as clearly discreditable to himself as it was favorable to Checkers, and he had n't the generosity of nature to put the matter upon that footing.

Still, when upon several former occasions, he had confessed to Pert his weaknesses and sins, there had been a kindness in her ready sympathy, her gentle chiding and disapproval, which seemed to bring her nearer to him than she ever was during good behavior. He had found a certain desperate pleasure at times in telling her of his misdoings. It roused her, at least temporarily, out of her usual placid indifference toward him — an attitude to which he sometimes felt that her hatred would have been preferable.

As a school-girl of sixteen, with romantic tendencies, Pert had entered upon the task of reforming Arthur, with a childish belief that the love he professed for her, and which she, in a measure, returned, might be

"Anyone who harms this little girl is answerable to me."—Act II.

made a means to an earnest and successful endeavor upon his part to become worthy of her. But lapse after lapse had shaken his faith, and three years of experience found her with simply a sisterly pity for this weak young man, whose devotion was so abject that he ceased to interest her, and whose spasmodic vices were not of the kind which make some men so darkly fascinating.

And so Arthur hesitated, debating rapidly in his mind what to say, what to leave unsaid. "Well, it 's a rather peculiar story, Pert, although it all happened naturally enough," he answered, after a little time. "I went up to Little Rock a few weeks ago to see a party on business. I found when I got there that he had gone to Hot Springs, and so I followed him over there. I wound up the business in a couple of days, but, as long as I was there, I thought I 'd stay a week or so and take a few baths.

"Well, one day in the cooling-room I struck up a conversation with the man

lying next to me, and I 'll pledge you my word I never laughed so much in all my life as I did that morning at our little friend here, who told me a lot of his hard-luck stories.

"We dressed, and went and had lunch together, and he told me that he was dead, flat broke. He had been 'bucking the tiger,' and was waiting to hear from his uncle, to whom he had written for money. I met him again a few days later, and he told me he had n't heard a word as yet; that his trunk was in hock at the hotel, and altogether he was in the deuce of a fix. But he seemed so cheerful about it all that I could n't help taking a liking to him, and I proposed that he come to Clarksville with me, and take a job in the store, till he heard from his uncle, or had saved enough money to get straightened out again. He jumped at the chance, and I brought him along. He 's a first-class salesman, and jolly good company; but I 'm afraid he won 't stay with me much longer; he 's getting tired of the place

already. I shall be dreadfully lonesome when he 's gone.

"But heavens, Pert; how lonesome I 've been without you, away at your school all these months. It seems so good to see you here that I can scarcely believe my eyes."

"I 'm glad to be back on some accounts, although it grows horribly stupid here."

"Stupid, Pert! It would n't seem stupid to me on a desert island, if you were there."

"I should n't care to try it."

"Pert, dear," Arthur's voice grew tender, "I want to say a few words to you seriously, and I beg of you to listen seriously. We are children no longer, little girl. You have finished with school, and I have practically assumed control of father's business. I have no new story to tell you, but you know that I love you and long for you now as I have loved and longed for you for years.

"You have been my good angel, Pert. It has been my love for you and your influ-

ence over me alone that has kept me steadfast during hours of terrible temptation. You know I 'm not naturally vicious, Pert; I must have inherited this appetite I have had to fight so hard against. But I am overcoming it — I 'll conquer it, Pert; and with you to be with me to love me and help me, I 'll make a good man. I 'll make a place and a name in the world. But I need you, darling — I love you, and I 'd rather die than live without you. We 'll sell out this business, leave this place, and go back to the East and civilization to live, where there 's something to see and to do. You shall have everything, anything, dear, that your heart desires — only say that you love me." And bending nearer, he sought to draw her to him in a passionate embrace.

Pert did not move from her position in the hammock; but firmly resisted his endeavor, and, taking his arm from around her waist, simply handed it back to him, as it were. (A maneuvre upon a girl's part more aggravating, *en passant*, than any other one thing she can do.)

"I am sorry," she said, as Arthur still sat in the hammock beside her, silent and downcast — "I 'm dreadfully sorry, Arthur, that you should have brought this matter up again. We have been such friends so many years, and you are such a good friend, when you are only a friend. I hate to wound you, if, indeed, you care for me as you say you do; but I do n't love you, Arthur, in the way you would have me, and I know I never shall. It 's best that I should tell you this plainly, and I know you will be glad of it in the end. I am not the girl you think me, Arthur. You do n't know me as I really am. If you did you 'd be glad to have escaped so luckily. I always try to make a good impression, but really I am willful, selfish and discontented. You would be awfully sorry when it was too late. Believe me, I am telling the truth. So let 's never talk about this any more, but be the good friends we have always been."

Arthur jumped up impatiently. "You are trifling with me, as you always do," he

said, with a savage ring in his voice. "I do n't care what your faults are. I want you, just as you are, to be my wife. Care for you as I say I do! I have loved you since we were children together. I have never cared for any one else. My every thought has been for your happiness. I have never spared trouble, time or money in doing what I thought would please you — and why do you suppose I 've done so? for fun? for glory? for something to pass away time? I tell you, Pert, I 'm getting mighty tired of this kind of foolishness. You and I are fitted for each other by reason of natural situation, if nothing else. What other man is there around here who is anywhere near your equal, socially? What kind of a life will you lead cooped up on this hillside farm as the years go by? — a living death, only think of it!

"Your father is willing, anxious, that you should be married and safely provided for — I have talked with him; he has told me so. My father simply worships you, and

nothing on earth would please him so much as to have you for a daughter-in-law."

"But, Arthur," said Pert, almost pleadingly, "I have told you how I feel about it. I don't love you, and how can I marry a man I do n't love? I am fonder of you, much fonder, than of any other man I know, and I can't begin to tell you how bad I should feel to lose your friendship, but —"

She paused as a sound of voices reached them, and in a moment, to her great relief, Sadie and Checkers, with the banjo, came round the house and joined them.

One sweep of the strings, to be sure it was in tune, and Checkers tendered Pert the instrument.

"No, I shan't play; we want to hear you," she laughingly exclaimed, putting her hands behind her. "I am only a novice, and you know the old proverb 'The poor ye have always with ye.'"

Without more ado Checkers sat down and played a couple of lively airs.

"Now, a song," exclaimed Pert; "I am sure that you sing."

"How did you guess it?" asked Checkers smiling. "Well, what shall it be, a 'serio-chronic,' or a song about some 'old oaken' thing?"

"Oh, something funny, Mr. Campbell," said Sadie.

Checkers sang a song of an Irish dance. This he followed with one of the popular ballads of the day, full of melody.

He had a clear, high voice, with a touch of that boyish sweetness in it, which made Emmet so famous. A sweetness to which the open air and the sharpness of the banjo added a charm.

The girls were delighted. They called upon him for song after song, until Arthur, pulling out his watch, said abruptly, "It is time to be going," and went to untie the horses.

Amid hearty hand-shakings and cordial invitations to call again soon, Checkers said good-by, and climbed into the buggy as Arthur drove up.

Down the driveway, out upon the moonlit road, they sat in silence. Each was busy with his own thoughts. Arthur cut the horses viciously from time to time for no apparent reason. Checkers smoked a cigarette as though altogether pleased with himself. Arthur finally broke the spell. "Well," he exclaimed, with a rising inflection.

"A nice line of girls. Miss Barlow's 'Class A'" answered Checkers. "The other one is all right, too; but she 's just a few chips shy on looks."

"Looks are not the only thing in the world," snapped Arthur; "beauty 's only skin deep."

"It might improve some of our friends a little to skin 'em, then, if that 's so," laughed Checkers. "That reminds me," he continued musingly, "of what a friend of mine, 'Push' Miller, told me once. He said he never in his life ran across two pretty girls that trotted together. If one of 'em was a queen, her partner was safe to be about a nine-spot. He figured that the

pretty one used the other as a kind of foil, while the homely one trailed along to get in on the excess trade which the pretty one drew, and turned over to her."

As Arthur neither laughed at, nor replied to, this sally, Checkers concluded he had a grouch, and left him to his own devices.

That night, upon going to bed, the girls, as was natural, had compared notes, and quickly discovered the apparent discrepancy between Checkers' statement to Mrs. Barlow, and the story Arthur had related to Pert.

"I am sorry to know that Mr. Campbell has told a deliberate lie," said Pert, "but there is some excuse for him, after all, for any other explanation would have been embarrassing."

"Oh, a little thing like a lie or two doesn't stand in the way of the average man," said Sadie.

"Well, there is something back of Arthur's story, Sadie, I know from the way he hesitated. We'll know all about it before

long, I guess. He 's an awfully cute little fellow, though, is n't he ? I hope he 'll decide to stay a while ; he 's such jolly good company, and Arthur's so tiresome."

"Poor Arthur !" sighed Sadie.

"Poor Pert," echoed Pert.

VI

The following afternoon Arthur complained of feeling ill. On the way home from the store he was taken with a violent chill, which was followed by a raging fever. The doctor was summoned, and pronounced it malaria, but typhoid symptoms developed later, and for weeks his life hung in the balance.

Meanwhile Checkers worked early and late at the store, to make up for Arthur's absence. He felt this loss of a companion keenly, and soon the long drive home alone, and the air of apprehension and lonesomeness, which pervaded the house, became so irksome to him that he arranged to stay in town with Mr. Bradley, who kept house with a maiden sister in their little home just next to the store.

It was from this same sister, who dis-

liked Arthur, but had taken to Checkers, as every one did, that Pert at last learned the reason of Checkers coming to Clarksville.

Mr. Bradley had told his sister the bare facts as he had learned them from Arthur, and these she had enlarged upon in relating them to Pert, embellishing the story to suit her fancy.

The discovery of this attempt upon Arthur's part to shield himself, and belittle his friend, checked the growing pity and tenderness Pert felt for him because of his illness, and killed every possible vestige of regard she might have had remaining for him. Checkers, on the contrary, grew in favor. He had discovered that it was but a pleasant and picturesque walk from town to the Barlow place, and evening after evening found him seated under the trees with the girls, banjo in hand, singing for them, and telling them interesting tales of his many and varied experiences.

Sadie's father returned, and she went back to town to be with him. But Check-

ers still took his evening walk out the country road, except when Pert came in to spend the night with her cousin, as she often did.

Under such conditions friendships quickly ripen, and Checkers, at least, soon found himself upon the borderland of a warmer sentiment; but his manner continued one of purely good-natured interest and friendship, for, in spite of what Sadie had told him, he still felt that Pert belonged to Arthur.

One night he stayed somewhat later than usual. It had been dreadfully hot all day, but now it was gratefully cool. The stars were bright, as he had never seen them bright before; the scent of the magnolias was delicious, and he and Pert had been singing together. She looked more than sweet in her thin, white dress, and the night, the perfume and the music had stirred him strangely. He longed for the power to tell her in beautiful words, he knew not what. But he had the good

sense to realize that he and poetry were far apart. Nevertheless, as he said good night, he held her small white hand in his, till she forcibly withdrew it, but not with any sign of anger.

How his heart swelled as he walked along. How he still thrilled with the gentle pressure he fancied he had felt returned. Here was the faintest opening to possibilities which might end, who could tell where? He had never before known a girl like this. In fact, with the one exception previously mentioned, girls had never in any way entered his life. Still he had learned in his fight with the world to look at everything from a practical standpoint, and he had not gone very far before his natural shrewdness asserted itself.

"It won't do, Campbell," he soliloquized, with an unconscious sigh. "You 're 'playing a dead one.' It 's a hundred-to-one shot in the first place, and there is Arthur in the second. I wonder how he is to-day. I wonder if he 's going to get well. If he

should n't—but, my God, I hope he does —ain't it awful what thoughts will come to a fellow?

"I wonder if he 's got her 'nailed;' she does n't act much like it to me. But I do n't believe I 'm acting on the square to try to 'do' him when he ain't around to look after his trade. I 'll go up home to-morrow night and see the old man, if he 's able to sit up. I had my nerve with me to hold her hand—I wonder what she 'd have done if I 'd have kissed it? Gee! but it 's tough to be on the tram," he continued with a sigh. "With a couple of thou. what could n't I do? But a man without money has n't got 'openers;' he draws four to a queen and never betters."

He found Arthur convalescent and jealous of all the time that could be spared to him. So, much to Checkers' disgust, his only opportunity of now seeing Pert lay in her occasional visits to the store, when shopping, generally accompanied by Sadie.

As soon as Arthur was strong enough to

be about the house, Aunt Deb, as a little surprise for him, asked Sadie and Pert to one o'clock Sunday dinner.

Arthur's hollow eyes beamed lovingly from his thin, pale face, as Pert entered the room. Checkers saw it, and his conscience smote him. "I'll scratch my entry," he inwardly resolved, "and leave Arthur a walk-over."

The afternoon passed uneventfully. The day was warm, the sun shone bright, and they all sat under the shade of the trees, enjoying the air and the beautiful view of the mountains, now made gorgeous by the brilliant and variegated colors of the changing autumn leaves.

Pert so managed that she was not left alone with Arthur at any time, and she and Sadie left somewhat early in order to reach home well before dark.

After their departure Checkers and Arthur sat together in the hammock. Arthur was monosyllabic. Checkers talked for a while against time, but not with any brilliant success. "Come, 'smoke up,' old

man — you 're going out!" he exclaimed, slapping Arthur on the back, a figure doubtless suggested to him by the dying cigarette-stump between his fingers.

"I wish to heaven I had 'gone out;' instead of getting well," was the answer; "I am no good to myself, nor to any one else, and the only being in the world I love, except my father, cares no more for me than she does for a yellow dog."

There was an embarrassing silence.

"Girls are funny," said Checkers, musingly.

Arthur saw no grounds for argument, and Checkers continued, "I never had much time for them, myself, but my friend 'Push' Miller had them coming his way in carriages. You never saw such a fellow for girls; he always had three or four on his staff. He used to play a system on them. I think he called it the Fabian System, after some old joker in the war, who used to win his battles by running away. You see, the other guys would come chasing after this joker, and when he got them

where he wanted, he'd go out and nail them — easy thing.

"Well, this Fabian System was a dead sure winner for Push, and if I were you, I'd try it. The next time you get together, 'jolly up' Sadie. Don't push it too strong; but just enough so that Pert will notice it — she'll get jealous. 'Jolly' Sadie harder, but be polite to Pert, and pretty soon you'll have her guessing. The chances are that before long she'll make a play at you — give her the frozen face. Put up a talk about how much you used to love her; work in something about the past, and what might have been. But keep a little up your sleeve; you don't want her to think you're coming too easy, and after things are all fixed up, don't treat her too well again. Push used to say 'there was nothing that really spoiled a girl like treating her too well.' He used to make a date every once in a while, and then break it without sending any excuse, just to show the girl that he was 'good people,' and teach her to have a proper respect for him."

Arthur smiled wearily. "Yes;" he said, "that may have done all very well for Push, but it would n't do for me. The girl does n't love me, and there 's the end of it. Perhaps some day — well, there 's no use discussing it; besides, it would n't be fair to Sadie to use her merely as a cat's-paw. She is a true little girl, with a big, warm heart, and I would n't deceive her for the world."

"Well, what 's the matter with going out after Sadie in earnest, then?" said Checkers. "Now there 's a scheme that fixes things up all around." Checkers waxed enthusiastic.

Arthur did not reply immediately. "Sadie is an earnest, capable girl," he said at length, "and she 'll make some man a splendid wife. I would cheerfully recommend her to my very best friend, but ——"

"But your friend could have her without a struggle," suggested Checkers; and then they both laughed.

This, Checkers afterwards told me was

the nearest approach to a joke he ever heard Arthur make.

A week passed by uneventfully. Arthur continued to improve in health. Checkers drove home each evening tired from his hard day's work. Saturday night a note from Pert arrived, inviting them both to dinner on the following day; a return of courtesies which they accepted with pleasure.

Sadie drove up that morning to spend a day or two with her cousin. The dinner passed off pleasantly, and in the afternoon the four took a stroll through the neighboring woods, to a beautiful spot where from the top of a cliff of massive rock they could gaze for miles up the dark, thickly wooded ravine, lying sheer many feet below.

Sadie and Arthur walked off together. Checkers and Pert followed leisurely

"Do you think you deserve to be treated so well, after neglecting me as you have lately?" asked Pert.

"I have n't been able to get here, Miss

Pert," replied Checkers. "The Broadway cable is n't in it with the way I 've been pulling to get away; but if Arthur had known I was coming here, we would only have had a speaking acquaintance. I 'll tell you, Miss Pert, that poor boy is all broke up about you, and to come down to cases, it ain't very safe for me to be seeing so much of you, when — well, you know he saw you first, and the rights of property ——"

"Now, listen to me," interrupted Pert, with a stamp of her foot, "Arthur is nothing to me; I do n't love him and I shall never marry him. I 've told him so, and I 'll tell you so. I 've enjoyed having you call here very much, and there 's no reason why you should n't come — unless, of course, you would rather not."

Ahead, Arthur was carefully helping Sadie over a fallen tree which lay across the path. "He 's playing the system, after all," thought Checkers, "I 'll help him push it along. May I come

"How dare you look me in the face?"
"I'm used to it."—Act II.

to-morrow night?" he said; "it's the first night I've got disengaged."

"Certainly," laughed Pert. "Sadie is going to stay until Tuesday morning, and —"

"Make it Tuesday night."

Pert assented with an audible chuckle.

And now they had come to the fallen tree, an ancient pine of huge dimensions. Checkers clambered atop of it, and, taking both of Pert's hands, pulled her up; then, from the other side, he supported her tenderly as she jumped to the ground. 'Twas a rapturous moment. The fair, sweet face above him, and the bright, roguish eyes looking down into his; the warm, red lips, half parted in a smile, and coming so near as he carefully lowered her, tempted him sorely. But he resisted; not from any strength of virtue, but because he did not dare to do otherwise.

"Thank you," said Pert. Checkers was silent. His emotions of mingled excitement and regret were such that he could

not trust his voice; but as they drew near to where Arthur and Sadie were sitting, he purposely drew away from Pert, and feigned a look of general indifference, which was masterly in its way.

"I may possibly stay down to-night, Arthur," called Checkers, as he drove out of the door-yard Tuesday morning.

Tuesday night found him seated with Pert in the cozy, old-fashioned little sitting-room, before the blazing embers of a large, wood fire, for it had suddenly turned cold.

Checkers had brought up the illustrated papers, and with these and the banjo, with nuts and apples, pop-corn and cider, for refection, time sped merrily on.

Now, just how it all came about that night, Checkers never adequately explained to me. He always claimed, shamefacedly, to have a confused recollection of the matter. But suffice it to say, there came an opportunity, and, forgetting his former resolutions, forgetting his poverty — everything, he told as best he could the story of his love to the listening girl beside him.

What matter how he told it? She cared not for that, so long as the tale rang true to her ears; and of Checkers' whole-hearted sincerity, there was never a doubt, as after events proved.

The strangeness of a woman's love has been a prolific source of wonder and remark for philosophers of every age. It should not, therefore, seem incongruous that Checkers, penniless, slangy, illiterate, should have won, in a few, short weeks, the love of a girl whom Arthur, a higher type, from a worldly standpoint, had tried for years to make his own, without success. Perhaps the explanation lay in the fact that Checkers possessed two qualities in which Arthur was wholly lacking — tact and magnetism; and again, Pert was too young and inexperienced to let worldly advantages weigh with her.

At all events, they sat there together, blissful in their new-found happiness, talking the love all lovers talk, and heedless of the speeding hours.

As Checkers rather coyly put it, "There

was n't very much room in the room." The fire had died almost to ashes, and for the hundredth time he had said, "I must go," when suddenly he was jerked from his seat by a rough hand which had laid hold of his collar.

With a violent effort he broke away, and, turning about, faced Mr. Barlow.

"So!" snorted the old man, angrily, "so this is what ye 're doin', is it, settin' here philanderin'? I reckoned somethin' was goin' on. You go to yer room, girl; come, git along. And you, my young jack-snipe, mosey off afore I wear ye out with a switch."

Checkers' surprise had been so complete that for a moment he could not collect himself. Then such was his sense of anger at the indignity that had been put upon him that only Pert's hand upon his arm restrained him from making a fight of it. As it was, the two men stood with an arm-chair between them, grimly glaring at each other.

"Father," cried Pert, peeping timidly

from behind Checkers, "Mr. Campbell and I are engaged to be married."

"To be what?" howled the old man, dancing with rage.

"To be married," said Checkers. "Now, listen to me, and don't you get so gay with yourself. I love your daughter; she loves me; we are going to be married, and that 's the end of it."

Checkers stepped back. It was well that he did, for the old man suddenly reached for him, "and if he 'd have got me," said Checkers, afterwards, relating the incident to me, "he would n't have done a thing to me. We made a few laps around the room," he continued, "with the chairs and table in the middle. The old man ran a bang-up second, but he was 'carrying weight for age,' and I fouled him in the stretch, by pulling a rocker in the way, that he stumbled over; then, I opened the door, kissed Pert good by, grabbed my hat, and did the slide for the road. The old joker tried to 'sic' the dogs on me, but they knew me so well they would n't 'sic.'"

It had long been a pet scheme of Mr. Barlow's to marry Pert to Arthur Kendall. In fact, he considered the matter settled, and had often congratulated himself upon his prospects of securing a wealthy son-in-law. The presumption, therefore, of this "little pauper" drove him nearly beside himself.

Pert thought it wise to spend most of her time in her room next day, until the first burst of his anger should have subsided.

As Checkers drove home the following evening, he was met by Tobe, the hired man, about a mile from the house. "Hello, Tobe," he called, "what 's up?"

"Thar 's hell out, Mr. Checkers," said Tobe.

"Has old Barlow been up here?"

"He ain't gone two hours."

Checkers smiled. He was glad to know the worst. "I suppose I 'm not very popular with Arthur?"

"He swars he 'll fill ye full o' lead. I overheern the hull conversation atween

'em, and I 'lowed I 'd come down and warn ye. Mr. Kendall and Aunt Deb 's gone to Little Rock, and won't be back afore to-morrow night."

"Thank you, Tobe; get in and ride."

"Wal, till we gits in sight o' the house; but don't you 'low you 'd better go back?"

"No; I 'll go on and face the music."

"Thar never was nawthin' but trouble come o' foolin' with women, anyhow," said Tobe. "I 've had four on 'em in my time, and they've worn the soul-case off'n me."

"Four!" exclaimed Checkers.

"Yes, I 've had four. My first woman spent me out o' house and home, and then run away — I was glad to get shet o' her. The second un I jest nachally could n't live with, she hed sech a pizen-bad temper; and I 've had two others to die on me. I 've worked like a nigger airnin' 'em money fer cloes, and doctor's bills and sich, and not one on 'em but what 'ud claim she wa'n't well treated. The trouble with women is that a man takes and treats 'em so well when he 's a-courtin' of 'em, that after

they 're married, plain, ordinary, every-day treatment seems like cruelty to 'em."

This was a phase of the woman question which had never before occurred to Checkers; but the weight of suspense at his heart prevented his encouraging Tobe to further reminiscence.

As he drove into the door-yard, Arthur came out of the house, trembling and pale with anger and excitement.

"Hello, Arthur?" called Checkers, cheerily.

"Traitor, hypocrite," was the answer; "how can you look me in the face?"

"Oh, get used to it."

"Ha! you make a jest of it, do you?"

"Of what, your face?"

Arthur grew livid. "It 's easy and safe for you to taunt a man who is just recovering from a weakening sickness," he said. "If it were n't for my father, I 'd shoot you like the cur that you are, if I hanged for it."

Checkers jumped to the ground. "Now, look here, Arthur Kendall," he said threat-

eningly. "I won't stand any such talk from any one. If you 're making your roar about Miss Barlow, and I suppose you are, I 'll tell you this: The girl does n't love you and never did, and why you should want to do the dog-in-the-manger act is more than I can see."

"No; of course she does n't love me, if a sneaking Judas goes and betrays me to her."

"I never mentioned your name to her, unless it was to say something good about you."

"You lie! You told her all about our affair at Hot Springs."

"I did no such thing."

"You did. She told her father about it, and he told me this very afternoon."

"Did he say I told her?"

"Who else could have told her? do you think I told her?"

"I do n't know, and, what 's more, I do n't care a damn. I do n't want any trouble with you, but I have n't got the temper of an angel, and I 'd advise you to take a

tumble to yourself until I 'm gone—and that won't be longer than it takes me to get my stuff into my trunk."

"It can't be any too quick to suit me."

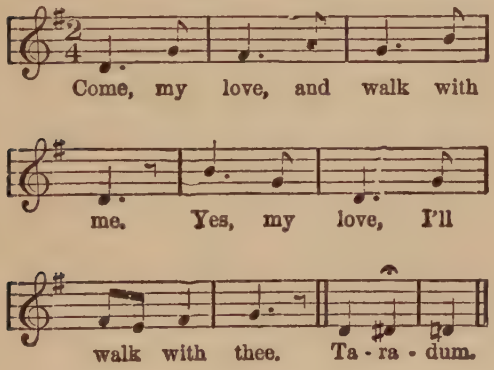
Checkers started for the house, but stopped half-way, and turned for a parting word, while Arthur stood still, and eyed him malignantly.

"Now, listen, Arthur Kendall," said Checkers earnestly; "and these are the last words I 'm going to say. I 've been on the square with you from the day I met you, and if our positions were reversed, I 'd take you by the hand and wish you all kinds of happiness, but as it is, you show the yellow streak I always thought you had in you—it 's wider than I thought it was, that 's all. But just keep saying this over to yourself: 'I love that girl and I 'm going to have her, in spite of her father, or you, or the world.'" And turning on his heel, Checkers went into the house to collect his few, poor, little belongings.

VII.

That same night Pert, after another stormy interview with her father, had gone to her room, and, throwing herself on her little white bed, in a paroxysm of bitter grief, had softly sobbed herself to sleep.

Gradually into her dreams there came the whistled notes of a familiar little cadence, faint and far away at first, but growing louder and nearer until she awoke with a start.

It was "a whistle" which Checkers had taught her weeks before, and ran as follows:

At this time, however, Checkers, standing down in the road outside, had cut the "ta-ra-dum" as flippant and irrelevant — a delicacy which, in her trepidation, Pert failed to remark. But, jumping up, she lighted her lamp, and cautiously exposed it at the window for a moment. Then, thanking fortune that she chanced to be dressed, she slipped a warm wrap over her shoulders, and stole down the stairs, out into the night.

Checkers folded her in his arms, and kissed her gently. "My darling," he murmured, "you haven't let them turn you against me, have you?"

"Why, Checkers dear," she answered, looking into his eyes, "the whole world couldn't turn me against you — I love you." Checkers kissed her again.

In the bright starlight they sat together, once more on the little rustic bench under the tree, listening with ready sympathy, as each related to each the trials of the day.

"No, little sweetheart," said Checkers finally, "there is no possible way for me

to stay in Clarksville. The old man is practically right, I am a pauper, but I won't be long. Pert, I can hustle, when I want to; I've got enough money to take me to Chicago, and keep me till I can get a job When I get to work I'll salt every cent, and with any kind of luck, I'll come back and get you within a year. A year is not such a very long while." And with a show of genuine enthusiasm, Checkers ended by talking the downcast girl into a happy confidence in himself and the future.

"And now, Pert," he said, solicitously, "it's too cold for you to stay out here longer; come, we must be brave, and say good-bye."

"O, Checkers," she exclaimed, with a choking sob, suddenly throwing her arms around his neck, "I can't bear to let you go; I shall be miserable, miserable without you."

Tenderly Checkers soothed and reasoned with her. Once more their plans were gone over. Checkers was to leave in the morning for Chicago. He was to write to

her as often as possible, addressing the letters to Sadie, whom Pert knew she could depend upon. Checkers was to bend every effort towards getting a position and saving money; and Pert was to be brave, and wait — the common lot of women.

With his arm around her, lovingly, he led her slowly to the house. Again and again they said good-bye; but there is something in the word which makes us linger.

"Some little keepsake, sweetheart," he whispered — "this ribbon, or your handkerchief."

"No; wait here a minute," she answered. Carefully entering the house, she crept to her room, and from its hiding-place brought forth a fifty-dollar gold piece. It was of California gold, octagonal in shape, and minted many years before.

"Here, dear," she said, returning noiselessly. "Here is a coin that was given me long ago by my grandfather — take it as a lucky-piece. And whenever you see it, think of one who loves you and is praying

for you. And, Checkers, if you should have misfortune, and should really need to, don't hesitate to spend it; because, you see, if you don't have good luck, so that you don't need to spend it, why it isn't a lucky piece, and you 'd better get rid of it — that is, if — if you have to."

Checkers embraced her passionately. "My darling," he protested, "I shall have to be nearer starving to death than I 've ever been, or expect to be, before I part with this. I shall treasure it as a keepsake from the dearest, sweetest, prettiest, sandiest girl in the world; the one that I love and the one that loves me; and here — here 's a scarfpin that once was my father's. They say opals are unlucky. Well, father got shot, but I wore it the lucky day I met you; so that does n't prove anything — wear it for my sake. Now, dear, I *must* go. Keep a stiff upper lip, and don't let the old man get in his bluff on you. Win your mother over — she 'll help you out. I think she likes me; I am sure I do her. I 'll write to you every day. Good-bye,

my precious — I 'll be back for you soon; good-bye, good-bye."

One last fond embrace, one lingering kiss, and Checkers turned and walked resolutely away.

The next morning early he bid the Bradleys a sorrowful farewell, and boarded the train for Little Rock. Mr. Bradley gave him letters to a number of merchants there, but he was unable to find employment. In fact, he only sought it in a half-hearted way; Little Rock was too small, too near Clarksville. Chicago was his Mecca. He felt a happy presentiment that once there circumstances would somehow solve for him the problem of existence. But, alas, for vain hopes! Day after day, from door to door, he sought employment without success. The answers he received to his inquiries for work were ever the same: "Business was dull; they were reducing rather than increasing their forces; sorry, but if anything turned up they would let him know." At times he received just enough encouragement to

make his eventual failure the more disheartening and cruel.

How could he write to Pert under such circumstances? At first it had not been so hard; but now he had put it off from day to day, dreading to tell her of his non-success, always hoping that surely to-morrow he must have good news, until fully a week elapsed in which he had not written. How troublesome a thing is pride — to the poor.

In the course of his wanderings he came across numbers of the old companions of his pool-room days. Few of them had changed, but for the worse. Most of them were penniless, hungry and threadbare, but still the victims of the hopeless vice, and whenever fortune threw in their way a dollar, it went into the insatiable maw of the race-tracks. Checkers noted and was warned; and to their earnest solicitations to "play their good things" he pointed them to their own condition — a pertinent and unanswerable argument.

But though never so careful the time

came apace when his little hoard was all but exhausted. His treasured keepsake he still vowed nothing should make him part with. "If I 've got to starve," he grimly resolved, "it might as well be a week or two earlier as later — but I 'll keep Pert's gold piece."

That same day he received from Pert a letter full of encouragement, but pleading with him, as he loved her, to write. "All in the world that I have to look forward to now, Checkers, dear," she said, "is your letters; and you can 't imagine how disappointed I am, and how I worry for fear you are sick, or something, as the days go by, and no word comes from you."

Standing by the window in his dismal boarding-house room Checkers read the letter over and over. Meditatively he examined his pockets — nothing! nothing but the gold piece. Something must be done. There were a number of garments hanging on the wall, among them an overcoat. "I can do without that," he said, with a shiver.

Half an hour later, richer by a few pieces of silver, he stood in a telegraph-office, penning a message to Pert. "Letter received," he wrote. "Am well, but no luck. Will write to-day. Checkers."

Beside him as he wrote, stood a man whom he recognized — one Brown, an owner of a racing-stable. With the tail of his eye Checkers read what he was writing. It was a telegram to some one in St. Louis, and ran: "Stand a tap on the mare to-day. She can't lose." Checkers' heart was in his mouth. Instantly his resolution was taken. Out into the street he followed Brown. With the furtive care of a Hackshaw he shadowed him in and out of hotels and saloons, until about noon they brought up at a restaurant, where Checkers modestly seated himself at a table behind Brown and ordered a light repast. But Brown was hungry, and Checkers had ample time to think the thing over. "I'm in luck at last," he soliloquized. "Stand a tap on the mare! His friend will play it in the foreign-book at East St. Louis and

he 'll play it at the track. It must be a 'hot one' — I wonder what the odds will be. Well, I 'll keep this can 't-shake-me glide on my feet till I see what he plays, and then 'get down' on it myself. I 'll put up the gold-piece, and stand to either lose it or make a stake for myself. Somehow I 'd feel better to have it go in one last effort to make a killin' than to spend it a quarter at a time on sandwiches and cigarettes. To-night I 'll either be able to write to Pert that my luck has turned, or I 'll know the worst, and that 's some comfort. Ah, Brown 's paying his bill at last."

The summer meeting at Washington Park, with large purses and high-class horses, was over and gone. But there were other tracks where racing was carried on all the fall and most of the winter; gambling-hells, pure and simple, or rather, purely and simply gambling-hells, which the Legislature has since effectively closed.

In the betting-ring of one of these, that afternoon, Checkers threaded his way through the crowd after Brown. The pro-

gramme showed that Brown had an entry in the last race — Remorse, an aged selling-plater. Checkers remembered the horse as one that had shown considerable speed as a three-year-old. He glanced at the programme again: Remorse, by Gambler, dam Sweetheart. Was it an omen? Remorse would certainly follow if he gambled away the keepsake which his sweetheart had given him. But would n't an equally poignant regret possess him if after this providential tip he failed to play the horse and she won? He felt that it would.

The fourth race was on, and the last was approaching. Brown stood at the edge of the ring, his hands in his pockets, smoking idly. The official results of the fourth were announced, and the bookmakers tacked up the entries for the last. Still, Brown seemed nonchalant.

Checkers anxiously watched the posting of the odds. "Remorse, four to one," he exclaimed under his breath. Brown also glanced at the blackboards — and lighted

a fresh cigar. Every minute some one would buttonhole him, and ask, "How about Remorse?" "O, she's got a chance," he would answer, with a shrug which seemed to indicate that she had no chance.

The favorite, under a heavy play, was rapidly cut to even money, while the odds on the others were correspondingly increased. Remorse went to five and six to one. Brown took fifty dollars out of his pocket, and, going up to a prominent book-maker, played — *the favorite.* Checkers was paralyzed. The same performance Brown repeated with another book-maker on the other side of the ring. Gradually Remorse's price went up to eight to one, as it became generally known that her owner was not playing her.

The favorite's odds went to "four to five," and Checkers fingered his gold piece nervously. One book-maker still laid even money. Here was his chance if he wanted to play it. He started forward, and stopped. As he hesitated, Brown sauntered

out of the ring. Checkers followed mechanically.

From a distance he saw Brown meet two horsemen and, after a brief conversation, give them each a roll of bills. He saw these two enter the betting-ring and, taking opposite sides, "start down the line" on Remorse; then the scheme was revealed to him.

From stand to stand they went, betting Remorse in each book, ten and twenty dollars at a time; not enough to cause remark, but amounting to hundreds in the aggregate. Gradually the odds began to recede. Checkers rushed to the other end of the ring. "Gimme Remorse!" he exclaimed, excitedly, handing his gold-piece to a convenient blockman.

"What the 'ell 's this?" asked the wondering book-maker.

"It 's fifty," answered Checkers, laconically.

"Well, it 's the first time I ever seen one of them babies — but it looks like it 's good. Remorse, four hundred to fifty."

"If I win, I want it back," said Checkers. "It was given to me by — it 's my lucky piece."

"All right," was the answer, and Checkers walked away with his dearly purchased ticket deep in his pocket.

Under a steady but somewhat mysterious play, Remorse was cut to four to one, and the favorite went up to six to five. This was gratifying to Checkers, as indicating that Brown and his friends were confident.

He went up into the grand stand; the horses were at the post. Remorse was acting very badly — plunging, kicking and refusing to break. "I 'll just about get left at the post," thought Checkers. "Say, that favorite looks good," he remarked to a young fellow next to him.

"Good," echoed the youth; "well, I should say he is good. He 's cherry-ripe, and he 'll gallop in. If I had a thousand dollars, and did n't know where I was goin' to eat to-night, I 'd put it *all* on him. There 's a lot of 'marks' around toutin'

Remorse to beat him — why, that old mare could n't beat a carpet; her last two races she could n't get out of her own way."

This was pleasant for Checkers, but he held his counsel. The next moment the starter dropped the flag.

Remorse, with a running start from behind, got two lengths the best of it; and, setting a hot pace, widened up the gap between herself and the field in a way that cheered Checkers' heart.

It was a three-quarter dash, and at the half she had a lead of at least ten lengths, with the others strung out in a regular procession. The favorite was trailing along in fifth place; but Checkers noticed that he was "running easy." The jockey was leaning back in the saddle, and the horse's mouth was pulled wide open, as he fought for his head under a double wrap.

As they rounded into the stretch Remorse still led, but she seemed to be tiring rapidly. The favorite swung very wide at the turn, losing several lengths; his jockey then drew in behind three others, and

allowed himself to be hopelessly "pocketed."

Up to now Checkers' new acquaintance had been silent; but at this exhibition of incompetent jockeyship he expressed a desire to be "good and damned if that ride would n't frost a cigar-sign Indian."

Under whip and spur Remorse staggered on two lengths in the lead. Within fifty feet of the wire the favorite got through, and coming with a rush, as it seemed almost in spite of his jockey's efforts to restrain him, he nipped Remorse on the post.

From where Checkers stood it looked as though Remorse was beaten half a length. The crowd yelled with delight; No. 4 was posted. Checkers looked at his programme—"Remorse, No. 4." Then it was his turn to yell, and he rather abused his privilege. The tumult of varied emotion within him demanded this vent, and he gave it full play. "I thought I was out of it," he laughed delightedly to the young man beside him. "It looked like

"Push" Miller, the tout, caught touting two horses in the same race.—Act III.

it, did n't it, at the angle? You see, Remorse had the rail."

But the young man was n't interested in Checkers' good luck. Just then he had "troubles of his own." He vouchsafed one glance of sour contempt and hurried off to try to borrow car-fare from some one.

Often Checkers had won and lost more money than was involved in his present venture and stood it stoically; but never before had his need been so great, and he had reason to know that necessity and luck have at best little more than a speaking acquaintance. Exultantly, therefore, he skipped down the stairs into the betting-ring. "You can't keep a squirrel on the ground," he chuckled. "They've got to stop printing money when I ain't got some." The next minute he was in line behind the stand where he had made his purchase, tightly grasping the ticket which was to give him back his gold-piece and four hundred dollars.

Four hundred dollars! It was a snug

little sum. The gold-piece had proved a mascot after all. Now, he would "get out" his overcoat and purchase some other necessary articles. He decided to pay off his landlady and find some more inviting quarters. But the pleasantest thought of all was that now he could write to Pert. The delight he found in this reflection could only have been surpassed by the joy of seeing her in person. He did not know what he should say; but he knew that with this load off his heart, and with the return to self-respect which this success had brought him, he would be able to write a letter which would encourage and cheer her — it should be his first task. He longed to be at it, and he began to chafe at what seemed an unusual delay in announcing "the official."

Turning, he glanced toward the judge's stand. There was a surging, interested crowd around it. A presentiment of sudden misfortune came over him. Almost at the same moment the air was rent by joyous yells from hundreds of throats.

The crowd turned about, and with one accord made a rush for the betting-ring.

In the van was Checkers' surly acquaintance — surly no longer, but radiant with a smile which extended from ear to ear. Checkers broke from the line, and grabbed him by the arm. "What 's up?" he exclaimed. "What 's the yelling about?"

"All bets off," was the glad rejoinder; "the favorite was 'pulled.' The judges are onto a job in the race. It was 'fixed' for Remorse. We all get our money back. Let go — I 'm in a hurry."

Checkers stood as though paralyzed from an actual blow. His eyes were fixed and his lips were colorless. "By the bald-headed, knock-kneed Jove!" he exclaimed, suddenly rousing himself with a vehement gesture; "if my luck ain't—" But he felt it impossible to do the occasion justice.

With a set face and a heavy heart he again lined up behind the stand. In turn he was given his gold piece in exchange for his ticket, but the $400 was gone, to return no more forever.

Under any sudden and crucial misfortune the subsequent action of the average man is largely a matter of temperament. Numbers, no doubt, in Checkers' position would have felt themselves justified in drowning their sorrows in the flowing bowl. Others, with the obstinacy of despair, might have sought, perforce, the smiles of frowning fortune, throwing discretion to the winds, and risking their all at any desperate game chance threw in their way until satiated. A few might have taken their hard luck resignedly, only thankful that it was no worse, and hoping for better luck next time—such are they who, in the end, succeed.

These alternatives occurred to Checkers in turn, and he effected a sort of compromise. He needed a temporary excitement of some sort as a counter-irritant to his nerves. He was tired and hungry, and he decided that his first move would be to get a good supper. He did n't care how good or what it cost—he was tired of practicing economy. But he must

have some money; it would hardly do to "spring" the fifty in a restaurant. Ah! Uncle Isaac! Yes, he believed he could pawn the gold piece as he would a watch, and then if luck ever came his way, he would have a chance of redeeming it.

The staid old waiters in a fashionable café smiled that evening as a youthful figure entered with an unaccustomed air, and, seating himself at one of the tables, studied the menu earnestly. A few deft suggestions from one of them, however, put him in the way of a very good supper; and with a pint of Mumm's to wash it down, and a cigarette to top off with, Checkers, for it was he, began to feel that things might have been a bit worse after all. As he stepped into the street, the glaring and impossible posters of a spectacular show at a neighboring theater caught his eye and decided him. Five minutes later he was comfortably seated in the front row of the orchestra chairs, enjoying himself in present forgetfulness of troubles past or troubles to come.

Now, I fear, that to properly do my part, I should here create a dream for Checkers to have had that night, in which Pert, Remorse, a waiter, and a comedian should all take more or less senseless parts. But being somewhat skeptical myself, I was careful to question Checkers on this point, especially when I afterward learned what great things the morrow had in store for him. And, in spite of all precedent, he confessed to the oblivion of "the insensate clod," devoid of dream or premonition, until nine the next morning, when he awoke with a start. With the awakening came a realizing sense of his situation in all its most disheartening phases. His course of the night before now seemed to him the height of idiocy. He reproached himself in no measured terms for having neglected to write to Pert as promised in his telegram. "I ought to have a guardian appointed to look after me," he grumbled to himself. "Think of my blowing myself for wine and the show, with starvation staring me in the face; and then to think of that poor

"Come on, Remorse!"—Act III.

little girl expecting a letter, and not getting it."

He was interrupted by a knock at the door. "A letter for you, Mr. Campbell," said the servant. Taking it from her he recognized the well-known writing of his beloved. He put the letter in his pocket, and, grabbing his hat, started down the stairs. "I 'm too late for breakfast here," he exclaimed; "I 'll go next door to the 'beanery' and get a roll and a cup of coffee. I 've got to play 'em close to my vest now," he sighed. "A dime is nothing when you 've got it, but it 's bigger than a mountain when you have n't; and it won 't be long before I have n't at this rate."

Seated on a little round stool at the corner in the "beanery," he gave his order, and then opened and commenced to read his letter. A newspaper clipping dropped to the floor; he picked it up mechanically, continuing his reading as he did so. Suddenly he began to glance from one to the other rapidly. An instant later he jumped to his feet, and rushed to the window for a

better light. It could n't be true — it simply could n't! Yes, yes, it must be; for here was a notice from the public administrator in Baltimore, advertising for him as an heir of Giles Edward Campbell, deceased, who died intestate, etc., etc., and Judge Martin, so Pert said in the letter, had had an inquiry regarding him, with the statement that the only knowledge the authorities had of such a person was based upon a letter found among the effects of the deceased, headed "Eastman Hotel, Hot Springs," beginning "My dear Uncle," and signed "Your affectionate nephew, Edward Campbell." The clerk at the Eastman, when applied to, had reported a memorandum left by Checkers, that any mail which might come for him be forwarded to Clarksville, Ark.; hence this letter to Judge Martin, and hence Pert's knowledge of the matter, as her uncle immediately applied to her for the necessary information.

"Uncle has written to Baltimore to-day," continued the letter, "and he says you will hear from the authorities there without

delay. The inclosed clipping is from a Little Rock paper. Oh! Checkers, darling, is n't it lovely?"

The slovenly waiter shuffled to the counter with his cup of muddy coffee and a soggy roll. Checkers tossed him half a dollar, and stalked majestically out. "I think the joint where I ate last night is just about my size this morning," he chuckled. "Gee, but I 'd like to yell just once. The judges can't call all bets off this time." All during breakfast his mind was busy with a thousand different speculations, and he finally decided that in so momentous a matter he ought to consult a lawyer. "I 'll find one in some big office building," he mentally resolved, "and get his advice."

MURRAY JAMESON,
Attorney-at-Law.

This, in modest gold letters upon an office window, was the first thing he saw upon reaching the street.

"Everything 's coming my way to-day, he thought. "Well, I 'll go in and see the old joker."

He was much taken aback upon entering, however, to find the "old joker" a man of about thirty.

"Is Mr. Jameson in?" he asked.

"I am Mr. Jameson," was the reply.

"Well, I wanted to get a little advice, but—"

"Certainly; come into my private office."

Checkers was trapped. "I do n't believe," he began desperately, "that you 'll be able to help me. It 's a very important case, and—well, I —I want some one with a lot of experience."

"As you like," said Mr. Jameson, who, by the way, was none other than my old friend Murray, "but I 've been practicing law for more than five years."

"Well, that 's enough practice to learn any game;" and, seating himself, Checkers told him the facts as succinctly as possible from the beginning.

Of his uncle's circumstances he really

knew nothing; but he remembered hearing his mother speak of him, just before her death, as being "well off," and "Uncle Giles was n't the kind, once he had a dollar, ever to let it get away."

If Checkers' chronology was correct, it was clear that he was the only heir, and "whether his Uncle left much or little, it was that much better than nothing at all." But Murray somewhat damped his enthusiasm by the statement that there might be bills and claims of various sorts against the estate, which, in the end, would show it to be insolvent. However, he agreed to take the matter up at once, and be content to receive his fee when the final settlement was made.

Checkers spent the rest of the day in writing the long-delayed letter to Pert, telegraphing her in the mean time that he had received her letter, and expressing his thanks.

A few days brought to light these facts concerning Giles Edward Campbell, deceased: He had drawn a large pension

undeservedly for years, and by pinching and saving had amassed a fortune. Under Cleveland in '84 his pension was annulled, and about the same time he was nearly bankrupted in a greedy and foolish speculation. Then fear of absolute want must have seized him, for, converting the little that was left into gold, he hoarded it in miserly fashion; loaning it at usurious rates, and hiding it when not in use in chests and crannies in his den. At the time of his death, which was due more to lack of nourishment than to anything else, there was found upon his person and in nooks and corners of his room, thirty thousand dollars in gold and government bonds, all of which in due time became the property of Checkers.

VIII

On a certain bright December day not many weeks after the occurrence of the last related events, the town of Clarksville seemed to have assumed a most unwonted bustle and confusion. People were actually hurrying in and out of the little white Methodist church, carrying evergreen boughs, chrysanthemums and sprays of holly and mistletoe. Wagons were driving back and forth between town and the Barlow place, and theBarlow house was in the hands of a Little Rock caterer and his assistants. It was Checkers' wedding day. He and Pert were to be married that night at six o'clock. Nothing they could think of had been left undone to make the occasion a happy one.

Though the old man fumed and fretted

at the expense, Checkers insisted upon having things "right." "This is my first and last wedding," he said, "and there 's going to be nothing Sioux City about it." So, though the old man groaned in spirit, caterer, orchestra, flowers, etc., were ordered, regardless of expense, from Little Rock, and all the town took a surpassing interest in the event.

Checkers' return to Clarksville had been the triumphant return of Cæsar to Rome. As is usual in such cases, current report had magnified his fortune twenty-fold. Mr. Barlow was now all smiles and acquiescence; but his first meeting with Checkers was painfully strained. Checkers treated him on the principle of "least said, soonest mended;" but Mrs. Barlow he kissed and called "mother."

He had found Pert looking a little pale, and her bright eyes seemed somewhat larger and brighter. But the happiness which accompanied his return soon brought the color back to her cheeks.

Of course Checkers urged an imme-

diate marriage, and of course there was the usual demur; but, in the end, a date was fixed upon as near as would conveniently allow for such preparations as Pert and her mother felt it necessary to make. And in the mean time Checkers and Pert were ideally happy. They took long drives and walks through the woods, and spent long evenings in talking over their plans for the future, with a never-flagging interest.

It was practically decided that Checkers was to buy the Tyler place. This was a fruit farm in perfect condition, with a neat little house upon it, and not far from town. It could be purchased for cash at a very low figure, and as the trees were all bearing, it seemed to promise a large and sure return for the money, even cutting in half, for possibilities of frost or drought, a conservative estimate of what the trees should yield to the acre.

Mr. Barlow and Checkers figured upon it carefully from every standpoint, and the more they figured, the more it seemed a

providential opportunity. Checkers knew nothing of any other business, and his money was practically lying idle in the bank. No other safe investment could promise so large an income and at the same time furnish him with employment and a pleasant home.

And so at last the matter was decided. The earnest money was paid, and the order given for the execution of the necessary papers. The house was vacated and thoroughly renovated, and Pert found a new delight in selecting paper, carpets and furniture to her liking — Checkers had given her *carte blanche.*

As soon as the title to the property was found to be clear, Checkers gave a certified check to Mr. Tyler for twenty thousand dollars, and a warranty deed was signed, conveying the property, in fee, to Persis Barlow. This was in accordance with Checkers' desire, and was a great surprise to Pert and her parents. "What 's mine is yours, dear," he said with a smile, "and what 's yours is your own." And that

ended the matter — unfortunately for Checkers.

There was just one question upon which the two had a serious difference — the case of Arthur Kendall.

"Now, Edward," said Pert one evening (when she called him 'Edward' he knew that something important was coming), "I want to talk to you about something that has been worrying me dreadfully."

"What is it, sweetheart?"

"And I want you to promise to do as I ask you."

Checkers felt suspicious, and refused to "go it blind."

"Well, it's about the Kendalls. I want you to make up with Arthur, somehow —"

"Not on your —"

"Yes, Edward; you must. Remember the Thanksgiving sermon about forgiveness and loving your neighbors."

"Oh, it's all well enough to love your neighbor, but there's no necessity for taking down the fence. Arthur treated me like a step-child, and —"

"But, Checkers dear, we want Aunt Deb. and Mr. Kendall at the wedding. They won't come unless Arthur does, and Arthur won't come unless you make up with him. Consider, Checkers, you 've been unusually blest, and you ought to be humble and thankful, and do something to show it; and here 's your opportunity. Another thing" — this came hesitatingly — "he 's the only fellow about here who could make a decent appearance as your best man."

Checkers went off into peals of laughter. "Oh," he exclaimed, "I begin to tumble. Forgive your neighbor, if you happen to need him — afterwards you can shake him again."

Pert joined in the laugh. "It is no such thing," she responded. "If you half appreciated me, you would n't blame Arthur for being angry at you for doing what you did to him. He loved me a great deal more than you do; he never refused me a favor in his life."

"That 's just why he lost you. Push Miller used to say —"

"Never mind Push Miller; Arthur is to be at Sadie's to-morrow evening. You and I are going there to call. You are to shake hands with Arthur and tell him you 're glad to see him, and be natural and friendly. Afterwards you can ask him to stand up with you."

"It seems to be settled," said Checkers; and so it eventuated. Checkers greeted Arthur with frank cordiality, and relieved the tension by a few well-turned witticisms. No apologies passed between them, and reference to the past was tacitly barred. Checkers' sunny nature was not one to harbor a grudge, and if Arthur still felt rebellious, he managed to hide it gracefully. He readily consented to act the part of best man for Checkers; and Sadie, of course, was to be Pert's maid of honor. Most of the evening was spent in discussing other available material in the way of bridesmaids and groomsmen, and it was agreed that with a few importations from Little Rock, they would be able to present an attractive wedding party.

"Now, I have an idea," said Arthur, "which I think is a good one. Checkers ought to know those fellows before they are asked to be his groomsmen; we 'll go up to Little Rock to-morrow, and I 'll invite them to meet him at an informal dinner at one of the hotels."

"A very good scheme," assented Pert.

"And I 'll invite the party here to supper for the night before the wedding," put in Sadie.

"It 's very kind of you both," said Checkers, "and I appreciate it more than I can tell you."

Early the next morning the two boys went to Little Rock. Arthur invited four of the most desirable of his acquaintances to dinner that evening, and luckily they all accepted.

Most of Checkers' day was taken up in fulfilling missions for Pert and her mother. He returned to the hotel late in the afternoon, and had barely time to don his new dress-suit and join Arthur in the rotunda before their guests arrived.

They were jolly good fellows, all of them. Checkers was duly presented, and after a preliminary cocktail the party adjourned to the private dining-room, where a round table was prettily laid for six. Checkers felt apprehensive for Arthur, when he noticed three different glasses at each plate; but Arthur took early occasion to state that he was "on the water-wagon," and he hoped that the boys would "not let it make any difference with them, or with the gayety of the evening" — and it did n't. After the first edge of their hunger was turned the jollity grew apace. Checkers in his happiest vein related numberless humorous anecdotes, among them his experience of Remorse and the gold piece. Each of them told his particular pet joke, and all were boisterously applauded.

"Now, waiter," exclaimed Arthur, suddenly righting his down-turned champagne glass, "fill them up again all around, and give me some. Gentlemen, I want to propose a double toast, and I 'll ask you to

drink it standing — a bumper." All arose expectantly. "Let us drink," he said, "to the health and happiness of the sweetest, fairest, most lovable girl God ever put upon this earth — it is needless to name her. Let us also drink to the health and prosperity of the thrice-fortunate man who has won her love — Mr. Campbell, your health." He touched his wine to his lips; the others drained their glasses, and all sat down.

There was an expectant silence. Checkers felt the blood go surging to his brain, while his heart seemed to sink like lead within him. He felt powerless to rise, although he knew that all were awaiting his response. The silence became painful. "Speech," murmured some one. "Speech," echoed the others. With a superhuman effort he managed to arise, and grasping a full glass of water, drained it. "I 'll tell you, boys," he said huskily, "here's where I 'd put up the talk of my life, if I could; but it 's like it was that day they declared all bets off — the occa-

sion 's too much for me. I feel it all — I feel it in my heart," he continued earnestly. "I 'm obliged to Arthur for his motion, and to you all for making it unanimous. I know that I 'm lucky, so lucky that I can hardly believe my good fortune myself. Half the time I think that I must be asleep, and trying to 'cash a hop-dream.' I 've been ready to get married for a couple of years — I 've had everything but the stuff and the girl; I was ready to furnish the groom all right; but I 've always had a feeling that I could n't have much respect for a girl that would marry me if she was 'onto' me — every fellow feels the same, or ought to. And so when I find I have drawn a prize girl, who, as Arthur says, is 'the fairest and sweetest God ever put on this earth,' and it 's true, it jars me, boys; it does, on the dead. I feel like the only winner in a poker-game, as though I ought to apologize for it — and I do, with about the same regret.

"Well, I 've had my hard luck, and

'played out the string,' and now that things seem to be coming my way, I 'm going to enjoy myself while it lasts. 'Life is short, and we 're a long time dead.' That 's an old saying, but it 's a good one. Boys, I hope you 'll all be as happy as I am when it comes your turn, and may it come soon. Here 's how." He lifted his glass, which in the mean time the waiter had filled, and, smiling around the circle, tossed off his wine in unison with the others and sat down.

There was the usual clapping and cheering, after which Checkers asked their attention for a moment more. "I want to sign two of you fellows for groomsmen," he said. "I wish I needed four, I 'd like to have you all; but Pert said 'two,' and what Pert says goes. Now, how shall we decide it?"

"Why not match for it!" suggested one of them.

"Good idea!" exclaimed Checkers; "you four match nickels, odd man out, until two are left — come on, get busy."

On the first trial, two called "heads," and two "tails." "No business," said Checkers. On the second trial, three called "heads" and one "tails." "Tough luck, old man," said Checkers to the one; "I wanted you particularly." At the first essay of the three remaining, all showed "heads" up; at the second two of them "switched" to "tails," while the third kept "heads"—thus deciding the matter.

"Well, that settles that," said Checkers; "but groomsmen or not, we'll all be there, and I hope we'll all have a good time."

It was in "the wee, sma' hours" when the party broke up, and Checkers and Arthur, after seeing their guests safely out, sought their rooms, and quickly tumbled into bed. Checkers, however, took occasion to thank Arthur warmly for his kindness, and to express a hope that an opportunity might soon occur for him to requite it. The next afternoon saw them back in Clarksville.

The few intermediate days passed quickly. Sadie's supper was a success,

as such things go; the ceremony was rehearsed, and all was in readiness for the great event.

The wedding morning dawned, as bright and beautiful a winter's day as nature ever vouchsafed a happy bridal pair. Checkers was up with the lark. He felt the weight of the nations upon his shoulders. All day he was back and forth between house and church, anxious that nothing should be overlooked; suggesting and helping until late in the afternoon, when Arthur laid violent hands upon him, and insisted upon his taking a rest before making a toilet for the evening.

Promptly at six, to the Lohengrin March on a cabinet organ, the bridal party came slowly down the aisle, the two ushers first, and following them, the two bridesmaids. After these came Sadie, alone, with a huge bouquet of roses, and lastly leaning upon her father's arm, came Pert, in a simple white gown, her veil wreathed with orange blossoms and pinned with a diamond star, one of Checkers' gifts.

Every neck was craned, and every eye fastened upon her in breathless admiration, for she was beautiful.

From behind a screen at the side, Checkers and Arthur came forth, and met them at the altar. The service was simple, but solemn and impressive. The earnestness of Checkers' answers caused a quiet smile to pass around, which culminated in down-right laughter at the ardor with which he kissed the bride when the time came; but he was wholly oblivious. Marching out to the accustomed music, he could scarcely maintain a decorous step, so great was his elation.

Their short drive to the house, during which he folded Pert in his arms, and knew that she was his — all his — he felt to be the moment of his supremest earthly happiness.

The others followed quickly. The guests arrived, and soon there were congratulations, feasting, music and merry-making galore.

But all things — good things — have an

end, and perhaps it is just as well that they have; at least, in this case Checkers and Pert, as they crossed the threshold of their own little home, breathed a happy sigh at the thought that they were alone at last—together.

IX

The succeeding days brought one continuous round of simple pleasures. Christmas and the holidays followed hard upon the wedding, and New Year's Day being Sunday, Pert invited the members of the wedding party to the house for from Friday to the Monday following.

At this season of the year there was nothing of actual work to be done upon the place, and Checkers was free to hunt with the men or drive with the girls, as he elected.

Whether it be for the reason that "misery loves company," or for the much more probable and kindly reason that "our truest happiness lies in making others happy," it is certain that most young married couples have a very strong "weakness" for match-making. And Pert

and Checkers were no exception to this rule.

They decided that Arthur's truest good demanded that he marry Sadie; and poor little Sadie showed but too plainly in what direction her happiness lay.

But in spite of Pert's well-laid plans to leave them in quiet corners together, in spite of her many little tactful suggestions, Arthur remained unresponsive. He was attentive in a perfunctory way, but that was all. And often Pert would blush to find him gazing at her with a wistful, far-away look in his eyes, which told more surely than words what was in his heart. In fact, Sadie timidly suggested to Pert one day that Arthur was always distrait and silent after seeing her and Checkers together; and that instead of making him desire a domestic little home of his own, it seemed to embitter and sour him.

So, after the house party Checkers settled down to serious life on a farm, and Pert busied herself with housekeeping, learning to cook from her neat old colored servant

"Mandy," trying new dishes herself, and doing the thousand and one little things that go to make up "a woman's work," which 't is said "is never done '— "done," of course, in the sense of "finished."

And so the winter glided quickly into spring — the spring of '93; a year that many of us will long remember.

One evening Checkers unfolded to Pert a long-cherished scheme, which delighted her. This was nothing less than a plan to take her to Chicago in May to see the World's Fair. "We 'll call it our wedding trip, little girl," he said caressingly, "and we won't be gone but ten days or two weeks."

But when Mr. Barlow heard of it, "he made a monkey of himself," as Checkers put it. He ranted and swore, and told them both they would end in the poor-house with their reckless extravagance. But Checkers laughed him off good-naturedly. He knew that the trip would be expensive; but he felt that he could afford it, and he had another and a deeper rea-

son for taking Pert to Chicago. He was greatly worried about her health, and he desired to have her consult some eminent physician regarding herself.

One day, when they were out for a walk, she had run a playful race with him along a level stretch of road, bending every energy to beat him. He was running easily behind her, puffing and grunting to make her think that she was really worsting him, when suddenly she stumbled, tottered, and, putting her hand to her heart, sank limply upon a bed of leaves at the side of the road. In an instant Checkers was kneeling beside her. She had not fainted, but was as pale as death, and she still held her hand to her heart and gasped for breath. Checkers loosened her gown about her throat, then filling his hat with water at a little stream near by, he bathed her brow and wet her lips. Fully an hour passed before she was able with his assistance to walk to the house, and though about, next day apparently as well as ever, she complained thereafter, at intervals, of dizziness,

chilly sensations and strange flutterings at her heart.

The local doctor joked her about the size of her waist, and told her that her trouble was probably due to a combination of lacing and indigestion. But to Checkers he confided a fear that there might be some affection of the heart, and earnestly advised that he consult some worthy specialist.

So, while Checkers told nothing of his apprehensions to Pert, he would brook no interference in his plans. The middle of May they left the house in care of "Mandy," and set out for the land of "The Great White City."

What delight they found in roaming about through those wonderful buildings and marvelous displays! Checkers, alert and all-observing, Pert, enthusiastic and wondering — they spent whole days in a single building or upon the ever-interesting Midway.

Checkers had found cozy quarters in a small hotel not far from the grounds, but

they lunched and dined where it suited them best. Thus it chanced that one night, when they were going to the theater, they dined beforehand at Kinsley's, as related by Checkers in the opening chapters.

Meanwhile, Checkers did not neglect the more serious part of his mission. He hunted up Murray, who was surprised and glad to see him, and who evinced a genuine interest in the story of his marital felicity.

Upon the matter of a doctor for Pert, Murray happened to know "just the man," a friend of his, to whom he gave Checkers a letter of introduction. Checkers called and explained the case to the doctor, and the next day Pert underwent a thorough examination. Checkers awaited the verdict anxiously. In effect it was this: her heart action was weak, and at times irregular, but there was no reason to apprehend but what, with a careful diet, regular exercise, plenty of sleep and fresh air, she would live as long as the average

woman, and fully recover from the troublesome symptoms which sudden overexertion had brought upon her. Violent exercise and excitement, however, were especially to be avoided; and the use of all stimulants, narcotics and anæsthetics must be set down as dangerous in the extreme.

Checkers breathed a sigh of relief. He had warned the doctor to make as light of the case to Pert as his conscience would permit, explaining that he himself would tell her gradually, as fitting occasion offered, what had been said to him, and would see that all instructions were carefully carried out. Violent exercise she was already warned against, and Checkers felt that he could guard her against unusual excitement. He carefully avoided the harrowing plays at the theater, but took her to operas and burlesques. But it never occurred to him as necessary to warn her specifically against stimulants and drugs.

A few days before their departure for

home, they received a pleasant surprise in the shape of a telegram from Arthur and Sadie, announcing their marriage.

A letter from Sadie arrived the next day, in which she said that she and Arthur had hoped to join them in Chicago and surprise them, but that conditions were such at the store that Arthur's every available moment was demanded, and he could not possibly get away. But this was not the half of it. The panic of '93, of which premonitory notice had been given by numerous bank failures, was now a stern reality. Collections were bad, business was dead, and the firm of Kendall & Co., which had unfortunately laid in a larger stock of goods than usual that season, found it all they could do to keep themselves from going to the wall.

Checkers and Pert returned and soon fell into their accustomed grooves. They called upon Arthur and Sadie, and found them reasonably happy under new conditions, although Arthur was evidently carrying a load of care and responsibility;

while Judge Martin sat up and cheerfully predicted "confusion and every evil work" as a result of the demonetization of silver and other kindred political "outrages."

One morning as Checkers was working about the dooryard, he espied his father-in-law coming up the road at a gait which presaged important news. The old man reached him, out of breath. Checkers waited expectantly.

"Well, what do ye think has happened now?" panted Mr. Barlow. "The First National Bank of Little Rock has gone up — busted; got yer money."

There was in his voice and manner something of the triumph that mean spirits feel at being the first to bring disastrous news, as well as a show of personal injury at the thought of Checkers allowing himself to lose what he himself had even the shadow of an interest in.

"My God!" exclaimed Checkers involuntarily, growing pale at the news. Then for a moment he stood in silence, nervously biting his upper lip. He had had long

experience in controlling himself under trying circumstances. "If that 's so," he finally answered in a quiet voice, "it 's tough."

This exasperated Mr. Barlow. "Tough," he repeated ; "you nincompoop, it 's actual ruin ; the bank has been robbed by its president — looted — ye 'll never see a cent of it ag'in," and he started toward the house.

"Hold on !" exclaimed Checkers, grabbing him by the arm. "Not a word of this to Pert ; it will only excite her, and not do any good."

But the old man shook him off and continued his way. Checkers picked up a handy piece of scantling, and running up the steps, turned and faced his father-in-law.

"Now, see here, old man," he exclaimed, "I 've taken as much of your slack as I 'm going to — see ? I tell you you can't come into this house ; and I give you fair warning, if you put your foot on one of those steps I 'll smash you over the head ;" and he swung his weapon threateningly to

his shoulder. "What I 've made or lost is mine, not yours," he continued, "and it don't 'cut any pie' with you — you 'll never get a cent of it. My wife is mine, not yours, and I 'll take care of her, whatever happens. But she is n't well, and the doctor said any sudden excitement might kill her. I 'll tell her gradually and quietly, and go down to Little Rock this noon and see if there 's anything can be done. If I 'd let you tell her you 'd break the news with an ax, and I tell you I ain't going to have it; so just 'jar loose,' and 'pull your freight.'"

There was something in Checkers' determined look which cowed the old man, but he would n't go without a last word. "Well, ye 'll both o' ye end a couple of paupers and die in the poorhouse if this keeps up," he said, "with your fancy furniture and trips to Chicago. How much did you have in that bank?"

Just here Pert appeared in the doorway. Checkers' threatening attitude and her father's question, which she overheard, sur-

prised and startled her. "What is it?" she cried, putting her arm around Checkers and disarming him gently.

"Nothing much," he began.

"Nothing much," interrupted her father, "except that the Little Rock bank is busted, and all yer money 's gone."

Checkers reached for his stick, but Pert restrained him. "Never mind, dearest," she said, "it may not be as bad as you think — things never are; and we 've got the house and the farm, and the bonds; and, whatever happens, we 've got each other."

"Yes; you 've got each other," said the old man cynically, "and that 's all ye will have, if things goes this way. If yer goin' to Little Rock, boy," he said sharply, consulting his old silver watch, "ye must hurry; ye ain't more 'n time to make it now."

Checkers saw that this was so, and going to his room, made a hasty toilet. "Goodbye, Pert, darling," he said, as he emerged, catching her up and embracing her lov-

ingly. "I 'll be back soon ; don't mind what he says ;" and with a warning glance at Mr. Barlow, he hurried off down the road toward the station.

As he stood upon the platform awaiting the train he felt a sudden presentiment of evil, and with a superstition born of his early experience in gambling, he half decided to turn back. "I 've got a feeling I ought n't to go," he muttered ; "but I guess it 's because I 'm afraid the old man will worry Pert. Still, she seemed to take it calm enough, and I ought to get there and look after my stuff." He boarded the train and went steaming off, but he could not get rid of his bugaboo.

The situation with Checkers at this time was about as follows : Of the legacy left him, $20,000 had gone for the farm, or fruit ranch, which he had given Pert. A thousand more had been spent in refitting and furnishing the house. Most of the wedding expenses, which Checkers had assumed, Pert's presents, an elaborate wardrobe for himself, the household expenses

and the trip to Chicago, had consumed about another thousand. The balance, except ten government bonds and a few hundred dollars in the bank at Clarksville, was on deposit at interest in this bank which failed — $4,800, for which he held a certificate of deposit. It was very unfortunate, and the sense of his loss kept growing upon him as time went on.

Meanwhile Mr. Barlow had taken occasion to lecture Pert on her sinful extravagance. With pencil and paper he sat before her, and showed her how within six short months she and Checkers had spent one-tenth of their fortune, and how with this loss at the bank they were poorer by a third of all they had ever possessed.

"Figures won't lie, but liars will figure." He knew, but he did not tell her, that of what was actual expense there would be little cause for its repetition, and that most of the money expended was visible in assets of one sort or another. He only made her feel perfectly miserable, and

"Well, you'll have to show me," said Checkers, drawing a revolver.—Act IV.

wrought her up beyond the point of thinking or answering intelligently.

When he had gone she tried for a while to busy herself about the house, but she felt a growing lonesomeness — a desire for sympathy and companionship — and she decided to put on her hat and go down to her cousin Sadie's.

It was now high noon, and a stifling hot day; but she braved the heat of the blistering sun, and trudged along the dusty way to her destination. When she reached the Martins' house she was dizzy and faint from the heat and the blinding glare.

Judge Martin and Arthur came home to dinner, and both expressed the greatest sympathy for her and Checkers in their sudden misfortune. At the table Pert tried to eat for appearance's sake, but her efforts ended in mere pretense. Sadie noticed it, and insisted that after dinner she go to a room on the cool side of the house and "take a nap." To this Pert objected. "I can never sleep during the

day," she said; "the longer I lie, the wider awake I get. I am really all right," she added, smiling bravely, "only my head aches — a very little."

"We'll soon fix that," exclaimed Arthur. "I've been troubled with headache and sleeplessness lately, myself, and I've struck a remedy that beats anything you ever saw; knocks a headache, and makes you sleep like an infant. It's perfectly harmless, too — guaranteed. Excuse me a minute; I'll get the box."

Pert felt too miserably weak and apathetic to further object to Sadie's suggestion or Arthur's remedy; so, under her cousin's ministering guidance, she retired to an upper room and prepared herself with what comfort she could to rest, while Sadie opened the windows and drew the shades.

"Now, Pert," said Sadie, "take one of these powders with a little water, and I think you'll feel better right away. I'll leave the box here on the table, near the bed, and if the first one does n't cure

your headache and put you to sleep, take another. Now is there anything more you want, dear? If there is, just call; I 'll leave the door the least bit open." A sudden impulse prompted her, as she was going out, to return and kiss Pert fondly, and though not an uncommon thing between them, still both wondered for a moment afterward at the unusual tenderness and feeling that each had unconsciously put into the embrace.

Left alone, Pert tried to compose her mind and go to sleep; but in spite of herself her brain dwelt anxiously upon Checkers in Little Rock, and upon what her father had said to her. Half an hour passed and still her fancy teemed, as she restlessly tossed from side to side. She felt herself growing nervous, and her ear upon the pillow told her that her heart was beating rapidly.

"At least my head feels a great deal better," she murmured, raising herself upon her elbow; "now if I could only get to sleep I believe I should wake up

quite myself again. Perhaps another powder will do it; I'm afraid of them, though. Still, Arthur says they're perfectly harmless — I'll take just one more. Checkers would n't like it; he told me never to take any medicine." She lifted her box from the table. "Dear old Checkers," she said to herself, with a sigh, preparing the powder; "how he loves me! His first thought was to keep the news from me for fear I would worry." She took the draught and sank back upon the pillow — "to be loved as he loves me — Oh, Checkers! mother!!"

The afternoon wore on towards dusk. Sadie went about her household duties, humming softly. Once she thought she heard Pert call, but as the sound was not repeated, she fancied herself mistaken, and sat down to read, happy in the thought that Pert must have fallen asleep. It seemed to be blowing up cooler; the wind had shifted, and a few dark clouds were rolling up from the west, with distant rumbling.

About five o'clock Mr. and Mrs. Barlow drove up in a buggy. Mrs. Barlow got out, and Mr. Barlow drove on toward the store. Sadie saw them and opened the door.

"Is Pert here, Sadie?" was the question which greeted her. "We 've been up to her house, and 'Mandy' said she had come down here."

"Yes; she 's here, Auntie Barlow."

"The poor little thing! My husband only told me the news this afternoon; he 's been down street all morning, and I wanted to see her and comfort her."

"She was n't feeling well," explained Sadie, "and after dinner I sent her up stairs to sleep. You 'll find her in the bedroom over the parlor. She must be awake by this time."

"Very well; I 'll go up." Mrs. Barlow ascended the stairs.

Sadie went to the window and looked out upon the gathering storm, now vividly foretold by constant flashes of jagged lightning. Suddenly she started, and

stood transfixed, as though turned to ice with a chilling horror. There had come to her ears from above an awful cry of bitter anguish, quickly followed by a jarring, muffled sound, as of a falling body.

"Auntie Barlow!" she gasped, regaining her faculties with a superhuman effort, and rushing blindly toward the stairs. Staggering up with the aid of the banister, she reached the landing and entered the room beyond. There, prostrate upon the floor, lay Mrs. Barlow in a deathlike swoon. Upon the bed lay the lifeless body of poor little Pert—her pure, white soul had flown.

There are some who faint at the thought of a thing, but are brave when they meet it face to face. Such a one was Sadie. She realized the situation at a glance; and though the awfulness of it benumbed her, she did, dry-eyed and mechanically, what she knew must be done. Mrs. Barlow she could not lift, but, she sprinkled her face with water, and put a pillow under her head. Then with the ghost of a hope that Pert was but in a

stupor, she rushed down the stairs, and out into the street, toward the doctor's, a few doors away. She met him just coming out of his gate. "Come, quick," she said; and as they hurried back she told him in a few words what had happened.

Mrs. Barlow still lay in a state of semi-consciousness, moaning pitifully at intervals. With all her soul in her eyes, Sadie watched the doctor while he felt Pert's wrist and held a glass before her lips for an indication of breathing. But his face gave never a sign of hope, and his eyes, as he looked up, told her all. "She is dead," he said softly. Sadie burst into a fit of uncontrollable weeping. The doctor lifted Mrs. Barlow carefully and deposited her upon a bed in another room.

The sound of voices was heard outside —those of Arthur and Judge Martin talking to Mr. Barlow, who had just driven up and met them as they were coming in. Sadie went slowly down the stairs and opened the door. The sight

of her tear-stained face startled them all "What is it?" they exclaimed simultaneously.

"Oh, Pert—" she began; but burst again into weeping and was unable to continue.

The doctor appeared just behind her, and told the three men what had happened. Mr. Barlow, his face set hard and a ghastly white under his yellow skin, tottered up the stairs, the doctor following. Judge Martin penned a telegram to Checkers, and dispatched Arthur with it at once.

"Pert is very sick. Come home," it read, and it was signed as though from Mr. Barlow.

Fortunately, Checkers, in Little Rock, had but a few moments to wait for the outgoing train after receiving the message; but every moment of the journey was torture; every delay at way-stations, agony. When, after what seemed to him like years, they at last pulled into Clarksville, he jumped from the moving train to the platform.

Judge Martin had set for himself the unwelcome task of meeting him and breaking the sad news. But his resolution all but failed him when Checkers, grasping both his hands, asked breathlessly, "How is she, sir?" his face upturned with a pleading look, as though upon the answer depended his very life and salvation.

"She is very low, my poor boy," answered the Judge, the tears coming into his eyes; "but you must be brave—"

"My God, my God!" breathed Checkers, raising his hand to his eyes in a dazed way, as though to ward off the blow of the Judge's words, the import of which was all too plain. The Judge laid his hand upon Checkers' shoulder and drew him toward him, protectingly. "Come," he said, gently; "she is at my house."

Checkers started as though from a dream. "At your house," he echoed, "and I have been standing here wasting precious time."

With a sudden bound he jumped to the

ground and flew up the street through the darkness, toward the Judge's house, not many yards away. Arthur heard the sound of his footsteps, and silently opened the door. "Upstairs, Checkers," he whispered. Checkers hurried frantically up the stairs, but paused at the threshold, ere he entered the room. There before him, by the light of one dim, flickering candle, sat Sadie, silently weeping. There upon the bed, cold and silent in death, lay the mortal remains of his sweet girl-wife.

With an agonized cry he fell to his knees at the bedside, and taking her cold little hand, he rubbed it and kissed it caressingly. "Pert, my darling," he moaned, "come back to me! Do n't leave me, Pert, my precious one—tell me you won't dear—tell me you hear me!—" But only the sound of Sadie's convulsive sobbing answered him as she stumbled from the room.

The long threatened storm now suddenly broke in all its fury. The rain blew fiercely in at a window near him,

and drenched him through and through with the flying spray; but he heeded it not. Kneeling at the bedside, his face above the little hand clasped in both of his, he uttered mingled incoherent prayers to Pert to come back, and to God to take him too.

Judge Martin noiselessly entered the room and closed the window. Gently he put a hand under each of Checkers' arms, and raised him up. "Come, my boy," he said kindly, but firmly, "you must not stay here in this condition. Try to bear up. It 's an awful blow that has come upon us; but God, in his inscrutable wisdom, has thought it best to take her—"

Again, with a sudden burst of anguish, as though his very heart had broken within him, Checkers threw himself to his knees by the bedside, and burying his face between his outstretched arms, poured out in bitter, choking sobs, his utter hopeless, despairing misery. So terrible a strain, however, brought about, in the end, its own results. Beneficent

nature intervened, and toward the morning hours Judge Martin and Arthur gently lifted the grief-stricken boy from the kneeling position in which he had fallen asleep, and put him comfortably upon a bed in another room, without his awakening.

Details of this sort are harrowing at best, but nothing imaginable could have been sadder than was the funeral two days later. The rain, which had never intermitted, fell with dismal hopelessness. Mrs. Barlow had not been able to leave her bed since the shock, and, never strong, her life was now almost despaired of.

Checkers stood uncovered in the downpouring rain, beside the open grave, his clear-cut face as hard and white as marble. In spite of the draggling wet and clinging mud, the country people were out in force; but their gapes, their nudges and whispers, were as little to him as the falling rain. He was dead to everything but the sense of his utter, hopeless desolation.

What made it all even sadder, if possible, was that a dreadful breach had come between him and Sadie and Arthur.

On the morning following that first awful night, he had suddenly confronted them with the box of powders crushed in his hand, and in his eyes a tragic, questioning look which spoke, while he stood sternly silent.

"Oh, Checkers," cried Sadie, falling to her knees and holding out her hands entreatingly, "forgive us—we did n't know—we did n't know! Forgive us; please forgive us!"

But his face only grew the harder. "Forgive you," he said, as he raised his clenched hand to heaven, invokingly; "may God eternally—" but he faltered, and his voice grew suddenly soft, "forgive you," he added, dropping his arm and lowering his voice contritely. "But I," he began again, in measured passionless words—"I can never forgive you. I never want to see you—either of you—again." And from that hour he never spoke to them, nor looked at

them, any more than as though they were not.

The funeral was over. He had come home. The rain had ceased. He sat alone on his doorstep. The minister and some well-meaning but mistaken friends, who had tried to comfort him, were gone. Over the western hills the lowering sun broke through the heavy, moving clouds, painting some a lurid tinge, and lining the heavier ones with silver. Checkers noted it absently. "Another lie nailed," he muttered, as the trite old proverb occurred to him. "My cloud is blacker and heavier than any of those—and silver lining? Humph! Well, silver 's demonetized!" Over his face there flitted the ghost of a smile. A smile, not at the sorry jest, but at the thought that at this hour there should have come to him so whimsical a fancy.

A number of days went by. He simply drifted, doing a few needful duties mechanically; sometimes eating the food which Mandy prepared for him, but of-

tener going without altogether; sitting, brooding, hours at a time, gazing vacantly into space.

Mrs. Barlow—he learned one day from the doctor, who stopped a moment in passing—had taken a slight turn for the better. Mr. Barlow, the following morning appeared, as Checkers stood meditatively surveying a fine old apple tree, from which a large limb, hanging heavy with fruit, had been blown during the night.

"Thar," snorted the old man as he came up; "thar ye go, with yer dog-durned laziness. If you 'd o' propped that limb weeks ago, as you 'd ought t' done, you 'd o' saved me a couple o' barrels o' apples—Shannons, too. It 's high time I was takin' a holt here myself. Git the saw and the grafting-wax." Checkers obeyed, and stood apathetically watching Mr. Barlow minister to the tree's necessity.

"Now," said the old man, when at last he had finished, "come and set in the shade; I want to have a talk with

ye;" and he led the way around to the doorstep. Both sat down. The old man drew a plug of "Horseshoe" from his pocket, and cut off a liberal piece, which he chewed into a comfortable consistency before beginning.

"Now, boy," he said, "luck 's ben a-comin' mighty hard for you and me these last few weeks, and I ain 't a-sayin' it 's over yit for both o' us." Checkers made no response.

The old man chewed ruminatingly, and spat at a "devil's-horse" which sat alertly atop of a shrub near by. "Y' see," he continued, "times is gittin' wuss and wuss; banks failin' everywhar, and nawthin' wuth a cent on th' shillin', 'cept Gov'ment bonds. Corn aint wuth nawthin; farmers is feedin' their wheat to th' hogs, and cotton ye could n't give away." Again there was a silence, and again the "devil's-horse" narrowly escaped a deluge.

"By the way, whar 've ye got them Gov'ment bonds o' yourn?" Checkers came out of his reverie at the question.

"Mr. Bradley 's got them put away in the safe for me at the store," he answered.

"Mm-hmm!" mused the old man; "I was kinder wonderin' whether ye ever give any on 'em away, like ye done th' place here;" and he glanced at Checkers cunningly out of the corner of his eye.

"I never gave them away," said Checkers, drearily, "because there was no occasion for it. What we had we owned together and shared in common, and it makes little difference whether it was in my name or—or any one else's."

"Yes; but it does. It makes a difference in the eye o' the law."

"Well, the law can leave it in its eye, or get it out, if it worries it any."

The old man grinned sardonically on the side of his face away from Checkers. He had never liked our little friend from the time when Checkers had caused him to fall over a rocking-chair in the parlor the night that he and Pert became engaged; and Checkers had fostered this dislike by snubbing and belittling him

whenever an opportunity occurred. His entire make-up of sneaking, petty selfishness and greed was abhorrent to one of Checkers' open, generous nature, and it was only for Pert's sake that he had ever consented to have the old man about or notice him at all.

"Wal," said Mr. Barlow, musingly, "that 's one thing I kin see stickin' out; you ain't no kind o' hand to run a place like this—ye 're too tarnal shif'less. Somebody 's got to look after things. Now, my place down below 's all right for raisin' cotton and sich, but it 's onhealthy, mighty. The doctor says it 's livin' down thar gives my wife chills and ager. So, take it all 'round, and bein' 's ye 're fixed so nice up here, but lonesome-like by yerself, I guess me an' wife 'll close up the ole house an' move up here to live."

"Guess again."

"No; I 'low I guessed it right fust time," grinned the old man. "What 's the good in runnin' two houses when we kin all live together in one jist ez well?

Wife kin have the parlor bedroom all t' herself, and you kin have the front or back room upstairs, either you like—I ain't pertic'lar on that pint—"

"Now, see here," interrupted Checkers, jumping up with an impatient gesture, "I 've listened to enough of this bloody nonsense. I 'll live here by myself and run this place to suit myself. Now, when you go out, close the gate—I 'm tired of talking, and I want to be left alone."

But the old man never budged; and again the "devil's-horse" braved an unrighteous fate with a stoicism worthy of a better cause.

"Young feller," said Mr. Barlow, after several moments' cogitation, "you ain't never treated me with the perliteness and respect as is due from a boy yer age t' his elders and betters. But I never harbored no grudge, 'cause I knowed it was only a matter o' time when chickens like them 'ud come home to roost."

Checkers had intended to move off and

leave him sitting there alone; but he stopped long enough to light a cigarette (a thing which the old man abominated) and listen to this last remark.

"*Now it 's roostin' time,*" continued Mr. Barlow with emphasis, "and onless ye come down off'n th' high horse ye 're ridin', ye 're goin' ter hear suthin' drap that 'll kinder put a crimp in that pride o' yourn."

This was a new tone for him to take, and Checkers turned and looked at him surprisedly.

"The fact is," he went on, "you ain't got no head for bizness, and it 's providential things hez come round so 's I kin run this place and make what they is to be made out'n it." He looked up as though he expected to be interrogated.

"What 's your lay?" asked Checkers.

"Wal, the situation, ez near ez I kin figger it out, accordin' to law, is this: *I owns this ranch.*"

Checkers stood silent for a moment, and then laughed. "You owns it?" he mimicked; "nit."

"This real estate," began Mr. Barlow dryly, as though repeating a well-conned lesson, "with the house upon it, was owned in fee by Persis Barlow Campbell at the time o' her death. Said Persis Campbell died intestate and without issue, and accordin' to th' laws o' the State of Arkansas all real and personal property standin' in her name, or belongin' to her at th' time o' her death, reverts to her next o' kin, who 's her father. Now, what d 'ye say?"

"It 's a lie," exclaimed Checkers, trembling with anger at the thought of so outrageous a thing.

"It 's th' gospel truth," said Mr. Barlow, trying in vain to hide the look of satisfaction which sat upon his face. His words and the tone of his voice carried conviction. This was the final blow; the crowning evil. Checkers staggered under it. The house and the trees floated before his eyes like a stifling vapor, but with a mighty effort he gathered himself together.

"If this is so," he began, his voice

hoarse with passion, "it 's the most ungodly outrage that ever—I 'm going down to ask Judge Martin if that 's the law. But let me tell you," he added, "law or no law, you shall never live in this house while I 'm alive and able to shoot a gun. Do you understand?"

The old man was silent.

"Do you understand?" repeated Checkers, more vehemently.

"Pp-tttt," said the old man, and this time the "devil's-horse" fell a victim to its too great temerity.

X

Sadly enough, it was all too true Judge Martin, while forced to admit the fact, cursed Mr. Barlow in no measured terms. "The damned old pachyderm!" he exclaimed; "suppose it is the letter of the law, by every sense of equity, justice, and decency, the place belongs to you, and if he tries to take it, damme, I 'll head a movement to tar and feather him."

Checkers went back in utter dejection.

Mandy had a tempting dinner ready, but he barely touched it. All the afternoon he sat under the shade of the trees, thinking deeply. Mr. Barlow he knew too well to believe that he could be dissuaded from any purpose once formed, if he had the law on his side, and there was any question of money in it. He was already miserable; but to be forced to live with the old man, even with the

mitigating circumstances of his wife—to have him around all the time—would be wholly unbearable.

Then, too, stronger than this was the feeling that such an invasion of the house would be a profanation. Every ornament, every chair, was standing just as Pert had left it. No vandal hand should move or break them, devoting them to secular use—not if he had power to help it; and he believed he had.

He jumped up and hurried into the house. For two hours he worked in eager haste, opening and closing drawers, and sorting articles into different piles on the floor.

As night approached he entered the Kendall store, and related the whole affair in a quiet tone to Mr. Bradley. That good old soul could hardly contain himself for righteous indignation; but Checkers cut him short by telling him he was in a hurry.

"There 's two things I want to ask of you, Mr. Bradley," said Checkers. "I want that package of bonds you have for

me in the safe, and I want you to cash a check for two hundred dollars—it 's just the balance I have in the bank here. I 'm going away to-night—for a while, at least."

Mr. Bradley gave him the package, and luckily had enough money on hand to cash his check. "Thank you," said Checkers, "for this and for all your other kindness to me. Good-bye."

"Good-bye, my son, and God bless you!" and Mr. Bradley wrung Checkers' hand, while the tears welled up in his kind old eyes and trickled down his wrinkled cheeks.

Outside, Checkers met Tobe, lumbering along with a pair of mules and a lumber wagon.

"Tobe, you 're the very man I want!" he exclaimed; "come, turn round, and drive up to my place." Tobe proceeded to obey without demur or questioning.

Since last we saw him, Tobe had tried his luck with a fifth "woman," and lived in a two-room shanty on a clearing in the mountains.

Checkers walked ahead until they reached the house. "Drive up as near to the door as you can, Tobe," he said. "I 'll be out in a minute."

Mandy was preparing his supper in the kitchen. "Mandy," said Checkers, "I 'm afraid I 've got bad news for you. I 'm going away to-night, and I may not come back again; so, Mandy, I 'm afraid I won't need you any more.' '

Mandy's honest black face took on a comically serious look. Her lip hung pendulously, as she slowly shook her gaudily turbaned head. "You aint goin' sho' 'nough, is you, Marse Checkahs?" she asked, for lack of something better to say.

"Yes, Mandy I 'm going to-night," he said, "and before I go I want to lock up this house. So after you 've washed the dishes and put things to rights, you 'd better arrange to go home. And, Mandy, there 's a number of things here I 'll never need, that would make your cabin very comfortable. Tobe is here with his wagon, and I 'll get him to give you a lift with them to-night."

"Thank you, Marse Checkahs, thank you, sah," was all the poor old soul could say.

Two hours later Tobe drove out of the gate with a wagonful of furniture, carpets, bedding, and kitchen utensils, *en route* for Mandy's cabin. Mandy sat beside him, rocking back and forth, and crooning to herself in a curious mixture of boundless grief and delirious joy.

Tobe returned and piled another wagon-load even higher. This was destined for the cabin in the mountains. Tobe's delight was indescribable, and his efforts to express his thanks were quite as futile as had been those of Mandy. Checkers had allowed the two to take every useful article they chose from all save the parlor and Pert's room. Those rooms remained inviolate.

"I will write to Judge Martin to-night, Tobe," said Checkers, "telling him what I have done for you and Mandy, in case any one should question how you came by all this plunder. This furniture belongs to me," he muttered to himself,

"whatever the law may do with the house and ground, for I bought it and paid for it myself, and never gave it to anybody."

"Now, Tobe, one thing more, here 's my trunk; put it on your wagon and drop it off at the station on your way through town. That 's it. Good-bye, old fellow; my regards to the madam—I hope she 'll be pleased with my wedding-gift."

Tobe buried Checker's hand in his great horny palm. "Mr. Checkers," he said, and his voice grew husky, "ye 're God's own kind; may He have ye in His keepin' !" and he climbed upon his wagon, and drove slowly out into the night.

Checkers was alone. He went slowly into the house. A clock upon the mantel was chiming ten. There was still two hours before train time. He sat down and wrote a long letter to Judge Martin, sealed and stamped it, and put it in his pocket. His hat and light overcoat lay upon a chair beside him. He arose and put them on. His satchel,

cane, and umbrella he then carefully laid on the stoop outside, and stood a while listening in the darkness. Apparently satisfied, he returned, and, taking one last, lingering look around, put out the lights.

For perhaps ten minutes he was busy at something under the stairway. He then silently emerged and locked the door.

The people of Clarksville and that vicinity are given to retiring early. Had they been abroad, or even awake, as late as eleven o'clock that night, they might have seen a startling spectacle in the distance—that of a mass of ruthless, hungry flames devouring a little white dwelling; leaping up in their fierce ecstacy to the heavens, and painting the sky all about a lurid, smoky crimson.

Checkers sat perched upon the fence some distance off. One heel was caught upon the first rail below him. His elbow rested upon his knee, and his upturned palm supported his chin.

The poor little house writhed helpless in the withering grasp of the remorseless

flames. "This, then, was the final ending," he thought—"ashes to ashes," literally. This was the awakening from his short dream of bliss. Here he had lived six happy months; then ill-fortune singled him out for a plaything. He laughed a bitter, mirthless laugh.

The night was perfectly still and the myriad sparks from the flames rose straight to heaven. "There 's one good thing about it all," he mused, "and that is that I kept neglecting to insure the house and furniture when I went to Little Rock. That being the case, it 's a wonder I did n't burn out before this. I guess it was coming. I probably got a lead of a couple of days on my luck, and beat it out a length or two."

He looked at his watch. He had still half an hour before train time. The fire was burning lower. Suddenly the whole standing structure fell in with a muffled crash. Again the flames rose high and fierce; but they rapidly died down, and soon there remained of the fair white cottage but a blackened, smouldering ruin.

Checkers climbed down and went over near by. Nothing of value was left. The very foundations were cracked and fallen in; but the sounds of voices on the road now warned him that he must be going.

He turned for an instant in the direction of the Barlow house, and bowed low. "Now, you thieving old highbinder," he said, "take the change;" and, diving into a grove of trees he took a roundabout way through the fields to avoid the gathering crows which, finally aroused, now flocked to the scene of the disaster.

Breathless, he arrived on the nick of time. His trunk was thrown aboard the train; he entered the sleeper and was whisked away toward Little Rock.

He went out again and stood upon the platform until the last vestige of Clarksville was passed. He then found a seat in the smoking-room and smoked until almost morning.

* * * * *

'Chicago!" Checkers stood once more upon his native heath. He had come directly from Little Rock, had

rented a modest room, and had taken up again the thread of a drifting, devil may-care existence. Gradually, the constant, active, throbbing pain of his bereavement wore away, and in its stead there came a sullen, morbid sense of the uselessness of all things. He had neither friends nor acquaintances; even Murray Jameson was out of town. He haunted the Fair grounds in the daytime and the theatres at night.

"Excitement and Forgetfulness" — this might have been his watchword.

I feel that if I could have met him at this time instead of almost a year later as I did, I might have brought an active pressure to bear upon him, and saved to him the good that the refining influence of his wife and his Clarksville connections had done him. But, alas! in this busy world there is no such thing as standing still. We either advance or retrograde. The hill is steep to climb, but going down is easy.

Checkers went down; gradually, it is true, but still he went down.

By degrees he met his fellow-roomers in the house—good fellows, all of them, in their way, but worthless. Checkers craved companionship. Often he sat in a poker game all night with them, in some one of their rooms, or "did the Midway" with them, ever "mocking the spirit which could be moved to such a thing," but sometimes finding in it a temporary respite from the bitter, haunting memories of the past.

It would be difficult to follow, and uninteresting to read, the devious windings of Checkers' way during the next few months. Hardened, despondent, and utterly careless; without the restraining influence of worthy friends or home ties to soften and hold him; with money, but no occupation; time, but nothing to do with it—little wonder is it that, after the great White City finally closed its gates, shutting him off from his one simple pleasure, he gradually drifted back to the stirring scenes of his youth—the races and the betting-ring.

The history of every one of the hur

dreds of thousands of men who have "played the races" may be told in three short words: "They went broke"—sooner or later. Generally sooner than later; but "they went broke."

So it was with Checkers. Good information, careful betting—playing horses for place when he thought they could win; sometimes not risking a cent all day; watching the owners, standing in with the jockeys—all this put him nicely ahead for a while, and staved off the evil day for long. But the eternal law of average will not down, and the percentage in the betting-ring is absurdly against the bettor. A streak of hard luck; a slaughter of the favorites; a plunge; throwing good money after bad; doubling up once or twice; a final coup. Pouf! One afternoon Checkers found himself penniless.

That night he pawned his watch for all it would bring. This put him in funds again, but gave him pause. He decided to stop gambling and go to work. But the morning paper contained a

tempting list of entries. It was Saturday, and a short day.

He went to the track as usual, and at the end of the third race was "broke." Then he met Murray Jameson. Both were surprised. Checkers told him his story, and borrowed ten dollars. Murray lost fifty more by playing Checkers' tips, against his own better judgment. Murray was "sore"—Checkers apologetic. This was his first experience as a tout. After that he picked up a precarious living, selling whatever articles of value he possessed, one after another, until he had left but the diamond star he had given Pert as a wedding gift, and a scanty wardrobe.

When necessity caused him to part with the star he forswore the races, and for two full weeks conscientiously sought for legitimate employment. But Chicago was filled with idle hands, which the closing of the Fair months before had left there stranded. Everything was overcrowded. Business was dead, and his search was unavailing. Then he

took up "touting" as a profession. He rotated between the various "merry-go-rounds," which were open all seasons of the year. The tout's stock devices—the "bank-roll" game, the "phoney" ticket, the "jockey's cousin"—he worked with better success than most; but, as a rule, his method was simple. He sought the acquaintance of such as he thought might be "persuaded," and by showing confidence where they were doubtful, knowledge where their own was lacking, he usually managed to get some four or five men to make bets during the day. Those who won were grateful, and generally paid him well for his "information." The losers got an explanation of "how it was" and "a sure thing for the next."

One thing, however, must be said for Checkers. He never "touted" a horse unless he thought it had a best chance of winning. That is, if there were five horses in a race, and Checkers had five men "on his string," he never descended to the common practice of getting

each one of the five to bet on a different horse, and thus "land a sure winner."

All five were certain to have the same chance, and to stand or fall upon Checkers' judgment.

Some weeks later it was that I first met him, at Washington Park, Derby Day. He told me afterward that the minute he saw me he knew me for a "mark" and tried to "get next."

Yet, for all, Checkers was not innately bad. He was weak, I 'll admit, and cruelly mistaken; but he had a simple, lovable nature, and a natural longing for higher things. A case in point: I learned by chance that he never missed a Sunday at church since the death of his wife. He had no predilection, and I espied him one day in my own sanctuary. When questioned about it he told me these facts, and confessed to the pleasure he found in going.

"I do n't know," he said; "I always enjoy it. It 's quiet and cool; everybody 's well dressed, and I like to sit there, close my eyes, think over my

troubles, and listen to the music. And then, again"—here his voice grew soft—"I 've a feeling that it pleases Pert to know that I 'm there. She liked me to go to church, and I think she knows it now when I go; do n't you? I would n't take a great deal of money and think that she did n't know."

What Pert must have thought of his actions weekdays was perhaps a fair question; but it was one that I had the heart *not* to ask. And so it went on; my efforts to get him a position and reform him ending in nothing, as I have previously related.

After the big meeting closed Checkers reached his lowest ebb. It was during these days that he made my office a loafing place. I suppose that for six weeks I practically supported him, lending him two or three dollars at a time, to "square his room rent," "get out his overcoat," "pay a doctor's bill," "play a good thing," and heaven knows what not—each time assuring him that I positively would not succumb again, but regularly

doing so. Still, I never begrudged it. A couple of hours with him was worth a few dollars at any time. I divided the expense between my amusement and charity accounts; and, in truth, when with him I never could tell whether pleasure or compassion had the upper hand with me.

I have tried to set down with some succinctness the major part of his experiences as I heard them; but I fear they have greatly lost, in the telling, that delicious flavor of originality which Checkers' person, voice, and manner gave to them as I heard them piecemeal. Many of his sayings, when repeated afterward by Murray or me, scarcely caused a smile, while coming from him they had seemed to us excruciatingly funny. But I believe the secret was this—he never seemed to say anything with the primary idea of being funny. He always looked up with genuine surprise when his listeners laughed, and only joined them, when the mirth was infectious, by deepening a little the cynical curves at either corner of his expressive mouth.

For two weeks I missed him. On a morning of the third he came in with a look of happiness on his face. "I 've got a job," he said, simply. I wrung his hand.

"Where?" I asked.

"With Mr. Richmond."

Richmond was one of my friends. He was a partner in a wholesale paper-house. As a boy Checkers had worked in a paper-house and knew the stock. As a consequence he had been after Richmond, whom he had met through me, to give him a position. Richmond liked him, and, when an opportunity offered, he sent for him and put him to work in the stock. At the end of two weeks he determined to give Checkers a chance upon the road. So Checkers was going out that night, and had come to say good-bye. I was delighted, you may be sure. I gave him good advice, and bade him Godspeed. A few days later I received this characteristic letter, dated from some little town in Kansas:

"DEAR MR. PRESTON:

"I 'm here doing a stage-coach business — straining the leaders of my legs, hustlin'. If trade keeps up I 'll have coin to melt when I get home, and you bet I 'll melt it. The food out here would poison a dog. I ain't got the health to go against it. I 've been sick ever since I left Chicago, anyhow, on account of Murray Jameson. I met him at the depot the night I left. He had a box of cigars he said a friend of his brought him from Mexico. He gave me a handful. I got on the train, and got busy with one — I like to croaked. Strong ! ! ! Oh, no—it was n't strong! Drop one of them in a can of dynamite and it 's ten to one it would 'do' the can. Start a 'Mexican' and a piece of Limburger in a short dash, it 's a hundred to one you 'd need a searchlight to find the Limburger. I 've switched to cigarettes.

"I got in here at six to-night, and I 'm going to get away at one. After supper (Supper! I 'll tell you about that later!) I went over to the only shanty in the place that looked like a store, and opened the door. There were a lot of 'Jaspers' sitting around the stove, chewing tobacco and swapping lies. I asked the guy that got up when I came in where he kept his stock (he had nothing in sight). He lighted a lantern, walked me a quarter of a mile, and

showed me four 'mooley-cows' — say, I was sore. But I 'm square with him—I gave him a couple of 'Mexicans.'

"That supper! Well, say, it was a 'peach.' (I had an egg this morning and it was a 'bird.') I sat down to the table with a St. Louis shoe man. We turned the things down one by one as they came in. A few soda-crackers on the table saved our lives. We tried the griddle-cakes. They were pieces of scorched, greasy dough, as big as pie-plates. There were a couple of 'Rubes' at the other end of the table; a short, little, fat one, and a long, lean, thin one. We shoved the cakes on down their way. They ate their own and ours, and ordered more. I bet the shoe-man five on the fat one. We ordered more ourselves and pushed them along. The thin man finally began to weaken, but the fat one got stronger every minute. My friend said I was 'pullin',' and wanted to draw the bet; but I made him 'give up.'

"Just as we were going, the waitress came up with a grouch on, stuck out her chin, and says, 'Pie?'

"'Is it compulsory?' says the shoe-man.

"'Naw; it 's mince.'

"'Well, that lets us out,' he says, and we skipped."

Later—

"I got interrupted here. The boys wanted me to play 'high-five' until train-time; I picked up a little 'perfumery money,' and came up here to Kansas City to spend Saturday night and Sunday.

"There 's a lot of 'rummies' I used to know hanging around here, 'broke.' They 've all 'got their hand out.' One of them made me a talk last night for enough to get to St. Louis on — said he 'must get there.'

"'Well,' I says, 'try the trucks; how are you on swinging under?'

"'Yes,' he says, 'you 're in luck, and makin' a swell front, with your noisy duds and plenty of money, but it 's a wonder you would n't 'let your blood gush' a little when you see an old friend of yours in trouble.'

"That was a new one on me, and I 'loosened Well, perhaps he 'll do me a good turn som time.

"Now, I must close. I see dinner 's read There 's a big, fat guy has been beating me ou in a race for a seat I want in the dining-room. I 'll 'put it over him a neck' to-day for the chair. The cross-eyed fairy that waits on that table can dig up cream while the rest of the waitresses are looking around to see if there 's any skimmed milk in the joint.

"Yours till death — and as long after as they need me at the morgue.

"EDWARD CAMPBELL."

Occasionally I met Richmond and asked him how Checkers was doing. "Not badly," was the usual answer. "He is handicapped, though," explained Richmond one day, "by not thoroughly knowing our goods and those of other houses. After this trip I shall put him to work in the store again for a while."

But this never occurred. Either by mistake or through a serious error in judgment, Checkers sold an unusually large bill at an absurdly low figure. This brought a sharp reproof from the house, which he answered cavalierly. His recall and prompt dismissal followed.

A month elapsed before I saw him. He had been trying to get another position before coming to me, for his pride was lowered. One morning he came in looking careworn and threadbare. I welcomed him cordially, as usual. But though neither of us referred to his re-

cent misfortune, it caused an evident embarrassment in his manner. After a few moments' desultory conversation he drew a letter from his pocket. "Read that," he said simply, handing it to me.

With difficulty I read what seemed to be a letter from Mr. Barlow, his father-in-law. In effect it set forth that he was now alone. Mrs. Barlow was dead, and her last dying request had been that he find Checkers and restore to him his own. This he had solemnly promised to do. He complained that he was "poorly" himself, and expected to be carried off at any time, with "a misery in his chest." And he went on to say that if Checkers had not married again (perish the thought!), and would come back and live with him and take care of him, he would make him his heir to the old place as well, and to what little else he had to leave. He "did n't bear no grudge" for the loss of the house, as things had turned out—he "liked a lad of sperrit." However, whether he found Checkers or not, "the preacher and them whited sep-

ulchers" at the church "should never finger a cent of what he left." There followed a tirade which seemed to show that the church people had made it hot for the old man after Checkers' departure, and doubtless more so after the death of Mrs. Barlow.

"What do you think?" asked Checkers as I finished.

"Think! I think it 's the best of good fortune."

"Yes; with a horrible string tied to it. Of course I want my place back; but I 'd rather be hung than go back to Clarksville."

"Stuff and nonsense!" I exclaimed.

"Yes; everything is; what is n't 'stuff' is nonsense. But, say, the funniest thing of all is that he seems to think I burnt up the house. How do you suppose he got such a notion?" This with a laughable expression of innocence.

"Is n't it possible, Checkers," I said, "that this letter is a ruse to get you down there and have you arrested for arson?"

He thought a moment. "No," he re-

plied; "I hardly think so. No judge or jury down there would convict me, anyhow, when they heard the facts—still, it 's about his size. If I had a little money I would n't need to be in a hurry. There 's some friends of mine got a bottled-up 'good thing' they 're going to 'turn loose' next week, that 's a 'mortal' —'Bessie Bisland'—she 'll back in. If I had about fifty I 'd win a lot of money, quit gamblin', and wait till the old man croaked.

"Checkers!"

"Still, that might be risky; these old guys 'take notice' again scand'lous quick. While I was foolin' around some Arkansas fairy might get in and nail down my little job."

"Yes," I laughed; "upon all accounts, the quicker you get there the better."

Checkers closed one eye and fixed the other on a spot in the ceiling. "I wonder," he murmured, "how the walking is between here and Clarksville?"

"Checkers," I said, "are you broke again?"

"If you can find the price of a car ride on me, I 'll give it to you—and I 'll help you hunt."

"Checkers, your acquaintance has been expensive for me," I said soberly. "I suppose now you want me to give you the money to take you to Clarksville."

"Mr. Preston!" he exclaimed, with an earnest expression, "I don't want you to *give* me *anything*. All the money I 've had from you has been *borrowed*. I 've kept a strict tab on it, and I intend to repay it. My farm down there is worth $20,000; when I get that back I 'll be 'in the heart of town.' But I don't want to go back looking like a 'hobo,' and I 've got to have some money 'to make a front with.' I could write the old man that I 'm flat, and get him to send me some money easy enough. But that would give him the upper hand of me, and queer me on the start. If I drop in unexpectedly, looking as though I had money to throw to the birds, he 's likely to 'unbelt' right away, and I 'll

send you your stuff the minute I get it."

Well, the upshot of it all was that I advanced to Checkers what he needed—within reason. He consumed nearly a week in making his preparations; but in the mean time I suggested that he advise Mr. Barlow and Judge Martin of his coming. When the day finally arrived he insisted that I dine with him before his departure; but I had an engagement, and was forced to refuse. We compromised, however, on a modest luncheon, during which I advised him earnestly and well.

"Now, Checkers," I said, before bidding him farewell, "you are about to begin a new life; be a man, settle down, and make some good resolutions."

"I have," he said. "It 'll take me a year to live down those I have made already. Just think of Bessie Bisland running this afternoon and me with not a nickel on her."

"And, Checkers," I said, "you must

school yourself to endure what may come, however unpleasant. Treat the old man well—it won't be for long; and remember what it means to you in the future. When you get your property, whether soon or late, keep it, or rent it, and live within your income."

"You bet I will," he replied, "and I believe I 'll hire three or four little sleuths to go round with me all the time, and see that nobody 'does' me."

"Have Judge Martin advise you," I said. "He doubtless knows the law; and write to me when you are settled—I shall be interested." I clasped his hand warmly in one of mine, and rested my other upon his shoulder. "And now good-bye, my boy," I said; "you have had a long run of hard luck, and I am glad that fortune is about to smile upon you again. Quit gambling; watch your opportunities and make the best of them as they come. Good-bye."

"Good-bye, Mr. Preston. What you say is no 'song without words,' and I 'll

remember it. I *have* had hard luck, and, no matter what comes, I can never be as happy as I 've been in the past. But we all have our troubles, and I 'll try to make the best of things, like the old crone who had only two teeth, but she said 'Thank God, they hit!' Good-bye."

Again we shook hands and parted silently, taking opposite directions.

* * * * *

Ten days have passed, and I have not heard from Checkers—it is doubtless still a little early.

The morning after we parted I chanced to see in the paper that "Bessie Bisland" "also ran." It is quite as well, therefore, that Checkers did not defer his going, but went that night.

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THE MEMOIRS OF A BABY. By Josephine Daskam. Illustrated by F. Y. Cory.

The dawning intelligence of the baby was grappled with by its great aunt, an elderly maiden, whose book knowledge of babies was something at which even the infant himself winked. A delicious bit of humor.

REBECCA MARY. By Annie Hamilton Donnell. Illustrated by Elizabeth Shippen Green.

The heart tragedies of this little girl with no one near to share them, are told with a delicate art, a keen appreciation of the needs of the childish heart and a humorous knowledge of the workings of the childish mind.

THE FLY ON THE WHEEL. By Katherine Cecil Thurston. Frontispiece by Harrison Fisher.

An Irish story of real power, perfect in development and showing a true conception of the spirited Hibernian character as displayed in the tragic as well as the tender phases of life.

THE MAN FROM BRODNEY'S. By George Barr McCutcheon. Illustrated by Harrison Fisher.

An island in the South Sea is the setting for this entertaining tale, and an all-conquering hero and a beautiful princess figure in a most complicated plot. One of Mr. McCutcheon's best books.

TOLD BY UNCLE REMUS. By Joel Chandler Harris. Illustrated by A. B. Frost, J. M. Conde and Frank Verbeck.

Again Uncle Remus enters the fields of childhood, and leads another little boy to that non-locatable land called "Brer Rabbit's Laughing Place," and again the quaint animals spring into active life and play their parts, for the edification of a small but appreciative audience.

THE CLIMBER. By E. F. Benson. With frontispiece.

An unsparing analysis of an ambitious woman's soul—a woman who believed that in social supremacy she would find happiness, and who finds instead the utter despair of one who has chosen the things that pass away.

LYNCH'S DAUGHTER. By Leonard Merrick. Illustrated by Geo. Brehm.

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THE FORGE IN THE FOREST. By Charles G. D. Roberts. Illustrated by H. Sandham.

A story of the conflict in Acadia after its conquest by the British. A dramatic picture that lives and shines with the indefinable charm of poetic romance.

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THE OPENED SHUTTERS. By Clara Louise Burnham. Frontispiece by Harrison Fisher.

A summer haunt on an island in Casco Bay is the background for this romance. A beautiful woman, at discord with life, is brought to realize, by her new friends, that she may open the shutters of her soul to the blessed sunlight of joy by casting aside vanity and self love. A delicately humorous work with a lofty motive underlying it all.

THE RIGHT PRINCESS. By Clara Louise Burnham.

An amusing story, opening at a fashionable Long Island resort, where a stately Englishwoman employs a forcible New England housekeeper to serve in her interesting home. How types so widely apart react on each others' lives, all to ultimate good, makes a story both humorous and rich in sentiment.

THE LEAVEN OF LOVE. By Clara Louise Burnham. Frontispiece by Harrison Fisher.

At a Southern California resort a world-weary woman, young and beautiful but disillusioned, meets a girl who has learned the art of living—of tasting life in all its richness, opulence and joy. The story hinges upon the change wrought in the soul of the blasè woman by this glimpse into a cheery life.

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THE FURNACE OF GOLD. By Philip Verrill Mighels, author of "Bruvver Jim's Baby." Illustrations by J. N. Marchand.

An accurate and informing portraval of scenes, types, and conditions of the mining districts in modern Nevada.

The book is an out-door story, clean, exciting, exemplifying nobility and courage of character, and bravery, and heroism in the sort of men and women we all admire and wish to know.

THE MESSAGE. By Louis Tracy. Illustrations by Joseph C. Chase.

A breezy tale of how a bit of old parchment, concealed in a figure-head from a sunken vessel, comes into the possession of a pretty girl and an army man during regatta week in the Isle of Wight. This is the message and it enfolds a mystery, the development of which the reader will follow with breathless interest.

THE SCARLET EMPIRE. By David M. Parry. Illustrations by Hermann C. Wall.

A young socialist, weary of life, plunges into the sea and awakes in the lost island of Atlantis, known as the Scarlet Empire, where a social democracy is in full operation, granting every man a living but limiting food, conversation, education and marriage.

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A novel which exposes the abuses in this country of the police system.

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HALF A CHANCE. By Frederic S. Isham. Illustrated by Herman Pfeifer.

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VIRGINIA OF THE AIR LANES. By Herbert Quick. Illustrated by William R. Leigh.

The author has seized the romantic moment for the airship novel, and created the pretty story of "a lover and his lass" contending with an elderly relative for the monopoly of the skies. An exciting tale of adventure in midair.

THE GAME AND THE CANDLE. By Eleanor M. Ingram. Illustrated by P. D. Johnson.

The hero is a young American, who, to save his family from poverty, deliberately commits a felony. Then follow his capture and imprisonment, and his rescue by a Russian Grand Duke. A stirring story, rich in sentiment.

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THE MUSIC MASTER. By Charles Klein. Illustrated by John Rae.

This marvelously vivid narrative turns upon the search of a German musician in New York for his little daughter. Mr. Klein has well portrayed his pathetic struggle with poverty, his varied experiences in endeavoring to meet the demands of a public not trained to an appreciation of the classic, and his final great hour when, in the rapidly shifting events of a big city, his little daughter, now a beautiful young woman, is brought to his very door. A superb bit of fiction, palpitating with the life of the great metropolis. The play in which David Warfield scored his highest success.

DR. LAVENDAR'S PEOPLE. By Margaret Deland. Illustrated by Lucius Hitchcock.

Mrs. Deland won so many friends through Old Chester Tales that this volume needs no introduction beyond its title. The lovable doctor is more ripened in this later book, and the simple comedies and tragedies of the old village are told with dramatic charm.

OLD CHESTER TALES. By Margaret Deland. Illustrated by Howard Pyle.

Stories portraying with delightful humor and pathos a quaint people in a sleepy old town. Dr. Lavendar, a very human and lovable "preacher," is the connecting link between these dramatic stories from life.

HE FELL IN LOVE WITH HIS WIFE. By E. P. Roe. With frontispiece.

The hero is a farmer—a man with honest, sincere views of life. Bereft of his wife, his home is cared for by a succession of domestics of varying degrees of inefficiency until, from a most unpromising source, comes a young woman who not only becomes his wife but commands his respect and eventually wins his love. A bright and delicate romance, revealing on both sides a love that surmounts all difficulties and survives the censure of friends as well as the bitterness of enemies.

THE YOKE. By Elizabeth Miller.

Against the historical background of the days when the children of Israel were delivered from the bondage of Egypt, the author has sketched a romance of compelling charm. A biblical novel as great as any since "Ben Hur."

SAUL OF TARSUS. By Elizabeth Miller. Illustrated by André Castaigne.

The scenes of this story are laid in Jerusalem, Alexandria, Rome and Damascus. The Apostle Paul, the Martyr Stephen, Herod Agrippa and the Emperors Tiberius and Caligula are among the mighty figures that move through the pages. Wonderful descriptions, and a love story of the purest and noblest type mark this most remarkable religious romance.

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WHEN A MAN MARRIES. By Mary Roberts Rinehart. Illustrated by Harrison Fisher and Mayo Bunker.

A young artist, whose wife had recently divorced him, finds that a visit is due from his Aunt Selina, an elderly lady having ideas about things quite apart from the Bohemian set in which her nephew is a shining light. The way in which matters are temporarily adjusted forms the motif of the story.

A farcical extravaganza, dramatized under the title of "Seven Days"

THE FASHIONABLE ADVENTURES OF JOSHUA CRAIG. By David Graham Phillips. Illustrated.

A young westerner, uncouth and unconventional, appears in political and social life in Washington. He attains power in politics, and a young woman of the exclusive set becomes his wife, undertaking his education in social amenities.

"DOC." GORDON. By Mary E. Wilkins-Freeman. Illustrated by Frank T. Merrill.

Against the familiar background of American town life, the author portrays a group of people strangely involved in a mystery. "Doc." Gordon, the one physician of the place, Dr. Elliot, his assistant, a beautiful woman and her altogether charming daughter are all involved in the plot. A novel of great interest.

HOLY ORDERS. By Marie Corelli.

A dramatic story, in which is pictured a clergyman in touch with society people, stage favorites, simple village folk, powerful financiers and others, each presenting vital problems to this man "in holy orders"—problems that we are now struggling with in America.

KATRINE. By Elinor Macartney Lane. With frontispiece.

Katrine, the heroine of this story, is a lovely Irish girl, of lowly birth, but gifted with a beautiful voice.

The narrative is based on the facts of an actual singer's career, and the viewpoint throughout is a most exalted one.

THE FORTUNES OF FIFI. By Molly Elliot Seawell. Illustrated by T. de Thulstrup.

A story of life in France at the time of the first Napoleon. Fifi, a glad, mad little actress of eighteen, is the star performer in a third rate Parisian theatre. A story as dainty as a Watteau painting.

SHE THAT HESITATES. By Harris Dickson. Illustrated by C. W. Relyea.

The scene of this dashing romance shifts from Dresden to St. Petersburg in the reign of Peter the Great, and then to New Orleans.

The hero is a French Soldier of Fortune, and the princess, who hesitates—but you must read the story to know how she that hesitates may be lost and yet saved.

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JUDITH OF THE CUMBERLANDS, By Alice MacGowan

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No one can fail to enjoy this moving tale with its lovely and ardent heroine, its frank, fearless hero, its glowing love passages, and its variety of characters, captivating or engaging humorous or saturnine, villains, rascals, and men of good will. A tale strong and interesting in plot, faithful and vivid as a picture of wild mountain life, and in its characterization full of warmth and glow.

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COMRADES. By Thomas Dixon, Jr. Illustrated by C. D. Williams.

The locale of this story is in California, where a few socialists establish a little community.

The author leads the little band along the path of disillusionment, and gives some brilliant flashes of light on one side of an important question.

TONO-BUNGAY. By Herbert George Wells.

The hero of this novel is a young man who, through hard work, earns a scholarship and goes to London.

Written with a frankness verging on Rousseau's, Mr. Wells still uses rare discrimination and the border line of propriety is never crossed. An entertaining book with both a story and a moral, and without a dull page—Mr. Wells's most notable achievement.

A HUSBAND BY PROXY. By Jack Steele.

A young criminologist, but recently arrived in New York city, is drawn into a mystery, partly through financial need and partly through his interest in a beautiful woman, who seems at times the simplest child and again a perfect mistress of intrigue. A baffling detective story.

LIKE ANOTHER HELEN. By George Horton. Illustrated by C. M. Relyea.

Mr. Horton's powerful romance stands in a new field and brings an almost unknown world in reality before the reader—the world of conflict between Greek and Turk on the Island of Crete. The "Helen" of the story is a Greek, beautiful, desolate, defiant—pure as snow.

There is a certain new force about the story, a kind of master-craftsmanship and mental dominance that holds the reader.

THE MASTER OF APPLEBY. By Francis Lynde. Illustrated by T. de Thulstrup.

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A strong, masculine and persuasive story.

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A story of American life, founded on facts as they existed some years ago in the District of Columbia. The theme is the maternal love and splendid courage of a woman.

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ARMS AND THE WOMAN, By Harold MacGrath

With inlay cover in colors by Harrison Fisher.

The story is a blending of the romance and adventure of the middle ages with nineteenth century men and women; and they are creations of flesh and blood, and not mere pictures of past centuries. The story is about Jack Winthrop, a newspaper man. Mr. MacGrath's finest bit of character drawing is seen in Hillars, the broken down newspaper man, and Jack's chum.

LOVE IS THE SUM OF IT ALL, By Geo. Cary Eggleston

With illustrations by Hermann Heyer.

In this "plantation romance" Mr. Eggleston has resumed the manner and method that made his "Dorothy South" one of the most famous books of its time.

There are three tender love stories embodied in it, and two unusually interesting heroines, utterly unlike each other, but each possessed of a peculiar fascination which wins and holds the reader's sympathy. A pleasing vein of gentle humor runs through the work, but the "sum of it all" is an intensely sympathetic love story.

HEARTS AND THE CROSS, By Harold Morton Cramer

With illustrations by Harold Matthews Brett.

The hero is an unconventional preacher who follows the line of the Man of Galilee, associating with the lowly, and working for them in the ways that may best serve them. He is not recognized at his real value except by the one woman who saw clearly. Their love story is one of the refreshing things in recent fiction.

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A story in which a woman's wit and self-sacrificing love save her husband from the toils of an adventuress, and change an apparently tragic situation into one of delicious comedy.

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With ambition luring her on, a young choir soprano leaves the little village where she was born and the limited audience of St. Jude's to train for the opera in New York She leaves love behind her and meets love more ardent but not more sincere in her new environment. How she works, how she studies, how she suffers, are vividly portrayed.

A FOOL THERE WAS. By Porter Emerson Browne. Illustrated by Edmund Magrath and W. W. Fawcett.

A relentless portrayal of the career of a man who comes under the influence of a beautiful but evil woman; how she lures him on and on, how he struggles, falls and rises, only to fall again into her net, make a story of unflinching realism.

THE SQUAW MAN. By Julie Opp Faversham and Edwin Milton Royle. Illustrated with scenes from the play.

A glowing story, rapid in action, bright in dialogue with a fine courageous hero and a beautiful English heroine.

THE GIRL IN WAITING. By Archibald Eyre. Illustrated with scenes from the play.

A droll little comedy of misunderstandings, told with a light touch, a venturesome spirit and an eye for human oddities.

THE SCARLET PIMPERNEL. By Baroness Orczy. Illustrated with scenes from the play.

A realistic story of the days of the French Revolution, abounding in dramatic incident, with a young English soldier of fortune, daring, mysterious as the hero.

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